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Cricketers' wives dismayed at being given out by Atherton



BY JOANNA BAILE AND RUSSELL JENKINS

CRICKETERS' wives and girlfriends were split yesterday by a decision by Mike Atherton, the England captain, to urge them to stay away from this winter's 14-week tour of Zimbabwe and New Zealand.

The first ban of its kind follows concern about the 1995-96 tour of South Africa when an unprecedented influx of about 45 wives, girlfriends, children and nannies was

considered a distraction and blamed for the team's dismal performance.

Many of the wives, who have been accompanying their husbands on tour in increasing numbers since the advent of cheap air travel, are angry at being excluded. Denise Fraser, 31, wife of Middlesex seam bowler Angus Fraser who went on last winter's tour, said players were torn between their professional duties and their responsibilities as parents.

She said the South African

tour was exceptional but "it is a long winter tour and I find it hard that families are being penalised at Christmas at a time when families should be together." Mrs Fraser, mother of three-year-old Alexander and Bethan, 16 months, said that had Angus been selected, which he had not, she would not have gone this year. "You are on holiday yourself but your partner is not. They are there to do a job and this can lead to tension. You can get in the way."

With lurid, but fiercely de-

nied, allegations of on-tour philanderings involving former players like Ian Botham — even Botham's autobiography is subtitled *Don't Tell Kath* — the wives will undoubtedly be left at home worrying about what their husbands are up to.

Frances Edmonds, wife of the former England cricketer Phil, said yesterday that keeping wives away would only encourage players to misbehave. "I think management, indeed Government, should be supporting and subsidising

the wives to go on tour because that is the only guaranteed way of getting these guys in bed at a sensible time at night and possibly in good nick to play the next day."

Atherton's appeal to players to keep their women and children away was made during the team's training trip to Portugal this week and backed up by tour manager John Barclay. Although players will not be disciplined if their wives turn up, they are under immense pressure not to "let the side down" by disobeying



WG Grace and wife Agnes — "honeymoon tour"

their captain.

Alan Lee, *The Times* cricket writer who went on last year's South African tour, said "Atherton has now captained

three overseas tours, and on each, particularly the last one, Continued on page 2, col 2

Leading article, page 23

Tories get free vote on return of the cane

BY PHILIP WEBSTER, POLITICAL EDITOR

JOHN MAJOR has decided to bow to the demands of Conservative backbenchers by granting them a free vote on the return of corporal punishment in state schools.

The move is designed to defuse a potential revolt among Tory MPs who want the Government to be doing more to tackle the problem of school discipline, a view strengthened by recent developments which led first to the closure of The Ridings School at Halifax, and then the expulsion of 12 pupils and the suspension of 23 others.

The free vote plan was confirmed by informed government sources. However, unlike the last vote in 1986, ministers and parliamentary aides will be expected to follow the official government line against corporal punishment.

Although the Prime Minister is happy to allow backbench MPs to exercise a conscience vote, the government line is that the issue was closed by the 1986 decision, in which Mr Major voted for keeping the cane, and that the Government should stick to it.

Mr Major was initially opposed to granting a free vote to MPs. But he has been persuaded that it is the best way of preventing an unnecessary revolt which would divert attention from the measures contained in the Education

Bill, whose second reading will be debated on Monday, which is designed to improve school discipline.

He has accepted that with Labour firmly opposed to bringing back the cane, the Government would win in any case, and there is little point in staging a fight with his own side. He is reported by friends to accept that there is a "head of steam" behind caning at present and that he should allow Tory MPs to express their views. With Labour MPs required to vote against caning and the government "pay-roll" vote of 116 MPs under a similar obligation, the Government will easily prevail.

The caning vote will not take place until January or February, when the Education Bill returns to the floor of the House on its report stage, by which time ministers hope that passions will have been calmed and the issue will be dealt with in a restrained way.

The move will not go far enough to satisfy the leading campaigners for corporal punishment, such as James Pawsey, chairman of the backbench education committee, who will argue that ministers, too, should be allowed a free vote. MPs have been complaining privately that Mr Major is out of touch with the feeling in the country that

corporal punishment should be restored.

The majority view in the Cabinet now appears to be against caning but several key members including Gillian Shephard, the Education Secretary, Michael Howard, the Home Secretary, and William Hague, the Welsh secretary, are known to be in favour.

The current controversy within the Tory ranks was initiated by Mrs Shephard's suggestion in a BBC radio interview that corporal punishment could be a "very useful deterrent". She was swiftly told by Mr Major in a telephone call that she should not press the idea any further. But of the present Cabinet Mr Major, Michael Heseltine, Kenneth Clarke, Mr Howard, Stephen Dorrell, Roger Freeman, Brian Mawhinney and Virginia Bottomley all backed caning in 1986 when a vote to keep it was defeated by only one vote.

Mr Pawsey is planning to table an amendment to the Education Bill seeking to include caning in the new home-school contracts set out in the legislation. The idea is to allow parents to have the option to elect for their children to face corporal punishment as an alternative to exclusion from school.

Leading article, page 23



Commander Judy Davison, of the City of London Police, riding Keswick. Today she will become the first woman to lead the Lord Mayor's procession.

Chirac supports Major over 48-hour week

BY JILL SHERMAN, CHIEF POLITICAL CORRESPONDENT

PRESIDENT CHIRAC last night gave John Major surprise backing for his determination not to give way to Brussels over a 48-hour working week.

M Chirac stunned British ministers at the end of the Anglo-French summit in Bordeaux when he offered the Prime Minister support for his challenge in the European Court of Justice over attempts by the European Commission to impose a maximum 48-hour week in Britain.

France has consistently campaigned for improved workers' rights in Europe, and M Chirac's comments were last night being treated with some scepticism. French officials argued that he was backing Britain's general opposition to the power of the European Court, but Downing Street took his remarks at face value. "We have made our reasoned argument quite clear. We welcome his support," a spokesman said.

The court is widely expected to rule against Britain next Tuesday and to insist that the directive on hours be introduced in the United Kingdom. But Mr Major has already made clear that he intends to seek changes to the Maastricht treaty to ensure that Britain can secure an opt-out from the directive. He has also warned that he is prepared to wield Britain's veto to obstruct developments that other European Union countries want if they fail to agree to his demands.

Yesterday President Chirac indicated that he might even

back Mr Major in his efforts to secure support from his European colleagues for changes in the Maastricht rules so that the working-hours directive falls under social policy, from which Britain already has an opt-out.

Asked specifically about Mr Major's determination to seek treaty changes should Britain lose its European Court challenge, M Chirac said: "On the dispute between the United Kingdom and the court, I am very close to John Major's position and quite prepared to support him."

British ministers were bemused by the French leader's comments, but the Prime Minister, who was conducting a joint press conference with him, did not remark on his apparent change of heart. There was immediate speculation that Mr Major had in return promised to help President Chirac in his efforts to secure developments in the EU at the inter-governmental conference. Britain and France agree on the need for reforms in the weighting of voting, changes to the size of the Commission and reforms in the European Court.

But President Chirac later clarified that he did not think that flexibility on employment rights had helped Britain achieve its current economic success. M Chirac also emphasised that France supported a social model and workers' rights throughout Europe. "The social benefits we have and enjoy should not

Continued on page 2, col 5

Manchester City manager takes himself off with stress after 33 days

BY JOHN GOODBODY



Coppell: overwhelmed

STEVE COPPELL resigned yesterday after only 33 days as the Manchester City manager, saying that the pressure of the job was damaging his health.

Coppell, one of the most respected figures in English football, said he had been advised to give up on medical advice and was "extremely embarrassed by the situation". He apologised

to the City board, which has been trying to lead the club out of the shadow of Manchester United, the Premiership champions and FA Cup holders.

Coppell said: "I am not ashamed to admit that I have suffered for some time from the huge pressure I have imposed upon myself and, since my appointment, this has completely overwhelmed me to such an extent that I

cannot function in the job in the way that I would like to. This is the hardest thing I have ever had to do and I can only say the decision I have made is an honest one, made in the best interests of the club and myself."

His decision is a particular blow to Francis Lee, the City chairman, who had chosen Coppell, a former Crystal Palace manager, after trying to lure both George Graham and Dave

Bassett to the club.

Lee said that he been trying for a week to persuade Coppell to stay at Maine Road. He added pointedly: "I don't think a job can overwhelm anyone in 30 days but Steve has been advised to resign on medical grounds."

Of Coppell's first five games in charge, City had won two, lost three and drawn one. They are 17th in the first division.



Remembrance Day: The Bishop of Wakefield remembers his father, a bomber pilot killed in 1943, as well as the living who have not known a father's love... Credo, page 12

WEATHER	26	LETTERS	23	BUSINESS NEWS	27-31	GARDENS: WEEKEND	4, 5
CROSSWORD	26	OBITUARIES	25	WEEKEND MONEY	31-43	HOME LIFE: WEEKEND	14, 15
COURT & SOCIAL	24	SIMON JENKINS	22	SPORT	46-52	TRAVEL: WEEKEND	17-23

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THE TIMES ON MONDAY

15 PAGES OF TIMES SPORT

EVERY 10P MONDAY

BOXING NIGHT
Tyson v Holyfield
Srikumar Sen reports from Las Vegas
Andrew Longmore in Manchester on Collins v Benn and Hamed v Molina

WORLD CUP FOOTBALL
Steve McManaman on Georgia v England
Kevin McCarra on Scotland v Norway

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MATTHEW PARRIS
Columnist

Six Britons feared dead in Nigerian air crash

By STEPHEN FARRELL

SIX British businessmen are feared dead after a Nigerian domestic flight crashed minutes before landing in Lagos. They were among 132 passengers and nine crew aboard the Boeing 727 which plunged into mangrove swamps near Inota, 40 miles southeast of Lagos.

Another crew in the area was reported to have seen a ball of flames

in the sky shortly after Flight ADC 086 lost contact with air traffic controllers at 5pm on Thursday. Another report claimed the pilot had alerted the airport to prepare for an emergency landing just before his aircraft vanished.

"From the information I have, it would seem the plane just plunged into the lagoon," Nigeria's Aviation Minister, Iia Udoh Umeh, said last night. There was no sign of survivors

and rescue workers reported seeing the aircraft's tail protruding from the muddy ground.

The aircraft was operated by Aviation Development Corporation, one of Nigeria's private commercial airlines. The flight to Lagos from the oil-producing city of Port Harcourt, in southeastern Nigeria, is one regularly used by foreign businessmen.

Relatives of those missing gathered

yesterday at the offices of the Federal Airports Authority, many weeping, as helicopters donated by foreign oil companies helped Nigerian police, soldiers and aviation authority staff in a search of the area.

John Wattam, a spokesman for the British High Commission in Lagos, said the cause and exact location of the crash were unclear, but parts of the Boeing were reported to have been sighted at Ikorodu, a lagoon

area about half an hour's drive from Lagos itself.

He said: "The British nationals involved are a group of businessmen apparently of English origin working for different companies within the oil industry. Some were visiting Nigeria and some appear to be resident here. At the moment we have a list of sorts but information is very sketchy. Quite often people buy tickets in different names."

Adams and Irving are denied entry to Australia

FROM ROGER MAYNARD IN SYDNEY AND NICHOLAS WATT

GERRY ADAMS was refused an entry visa yesterday to tour Australia to promote his autobiography. John Howard, the Australian Prime Minister, defended the move and also the decision to deny entry to David Irving, the right-wing historian.

Both men had applied for permission to travel to Australia after Mr Howard emphasised his government's commitment to the right to free speech. But the Prime Minister insisted their applications to visit Australia had nothing to do with free speech.

"It's got to do with the unfiness of both of them on character grounds to come here," he said. "This idea that it's got anything to do with free speech is spurious. Any government has got the right to say to somebody who has a record of criminal convictions, 'You can't come here'."

Referring to Mr Irving, Mr Howard said: "He's a crackpot historian, but it doesn't alter the fact that he was convicted in the United Kingdom, he was convicted in Germany, he was convicted in Canada, and two of the offences as I understand are related to passport, immigration or visa issues."

Turning to Mr Adams, he said the Sinn Féin president was the head of a party that was the political mouthpiece of a terrorist organisation. "I would have thought there was

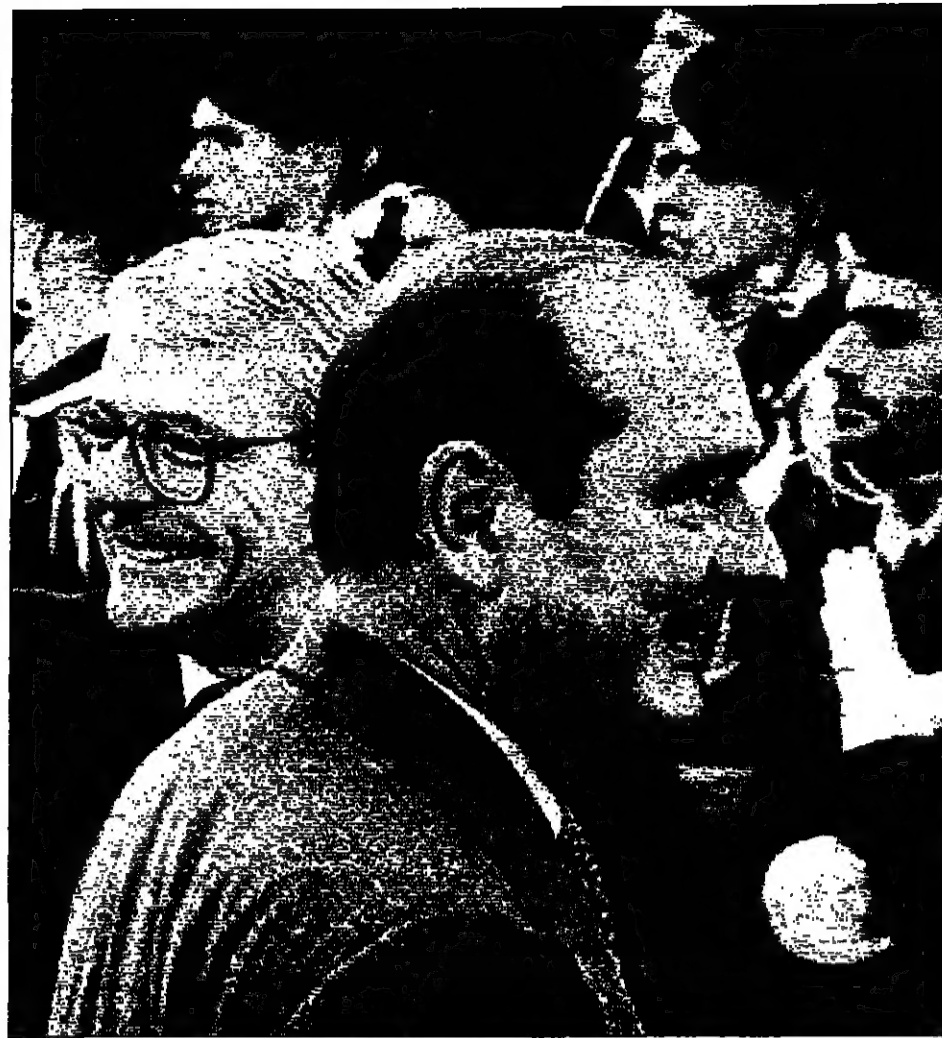
an open and shut case, and once again it has precious little to do with free speech."

Unionists hailed the Australian Government's decision as a courageous move. John Taylor, the deputy leader of the Ulster Unionists, said: "I would like to see the Americans follow this great lead given by Australia and demonstrate that in the US, democratic politics also prevail."

But Sinn Féin reacted angrily to the decision and accused Canberra of bowing to pressure from Britain. Dáid McGuinness, a senior member of the party in Londonderry, said that closing doors on Mr Adams would not help his efforts to restore the Northern Ireland peace process. She added that people of Irish descent in Australia would be disappointed.

The Australian decision also drew a sharp response from Steve MacDonagh, the editorial director of Brandon Books which is publishing Mr Adams' autobiography in conjunction with William Heinemann. He said: "The Australian Government has chosen to exclude Mr Adams because of the British pressure that was brought on them. The British Government seem to have an obsession with silencing people."

Mr Adams, 48, plans to visit the United States next year to promote his autobiography *Before the Dawn*.



John Major and President Chirac reviewing an honour guard yesterday

Backing for 48-hour week

Continued from page 1
be challenged," he said. These remarks were later interpreted as meaning that he did not object to Mr Major's attempts to secure an opt-out, but that this should not derail the efforts of other countries to improve workers' rights.

Mr Major made clear at the press conference that he had no intention of bowing to Brussels on the 48-hour week. He insisted that he would seek Maastricht treaty changes and argued that he did not consider that Brussels had the right to impose working conditions on other countries.

He emphasised that he had made it clear to his European colleagues that he regarded this issue with the utmost importance and indicated that he would scupper the inter-governmental conference if he refused to go along.

Mr Major declared that he considered himself a "con-

vinced European" but said this did not mean he agreed with every aspect of the way in which Europe was developing. "A good European does not gently slide behind his colleagues and say 'I don't like this but I am going to follow the herd'. A good European, if he thinks something is wrong sounds the alarm and says so. And this is the role of the UK."

Later, in answer to questions, it became clear that Mr Major and M Chirac had had frank exchanges over France's decision to use a one-off transfer from French Telecom to help reduce its debt so that it can meet the economic convergence criteria needed to join a single currency. Mr Major pointedly refused to accept a recent report which suggested that at least 12 members of the European Union would be able to join a single currency by January 1999.

The Prime Minister said he did not recognise descriptions of the report's findings in the press and did not believe that these countries would be ready if they adhered to the strict criteria laid down under the Maastricht treaty. "I would be surprised if by January 1, 1999, anything like 12 nations would qualify on the strict interpretation of the criteria."

He conceded, however, that countries might try to get round these rigid rules. "If the criteria are interpreted liberally, more countries will qualify," the Prime Minister said.

But President Chirac put forward a strong defence of his decision to accept the payment from French Telecom, claiming that the idea had been checked with financial experts and lawyers who made it clear that the deal was justified under existing Maastricht treaty conditions.

Ashdown attack on spin doctors

Leading politicians are being manipulated by backroom "political mechanics" into ducking key issues to avoid offending middle-class voters, Paddy Ashdown said yesterday. The Liberal Democrat leader, at a rally in London, criticised his rivals for allowing spin doctors to plan a general election campaign intended to ignore controversial issues.

Mr Ashdown attacked the culture in which leaders of the two main parties tried to "puff small things up into big ones, and ignore the really big ones altogether."

Marriage fraud

British and Belgian detectives have arrested 39 people involved in a marriage fraud designed to give scores of illegal immigrants EU status. Hampshire police have spent the past week working in Belgium with 80 local officers following the charging of 10 people in Britain in March.

Sherbert dealer

A boy aged 11 was arrested and suspended from his primary school after police drug tests wrongly identified his bag of sherbert as speed, the Class A drug amphetamine sulphate. The boy's parents last night threatened legal action against Cleveland Police and the school.

£1m bypass claim

Sir William Reid, the Parliamentary Ombudsman, has written to a couple whose £450,000 home in Wroxham, Norfolk, was rendered worthless by bypass plans to say he is reviewing their claim for compensation. Maurice and Audrey Blachin's claim may be in excess of £1 million.

Quick step

Alan Chambers will become his own step-grandfather when he marries Anne Whitaker in Barmsey, west Yorkshire, in February. Mrs Whitaker, 69, is the mother of Wilson Bray, who married Alan's mother, May, 68, two months ago. Alan, 42, will be stepfather to his own mother.

Carey did not approve gay service

By RUTH GLEDHILL

THE Archbishop of Canterbury yesterday distanced himself from a service at Southwark Cathedral to be held by the Lesbian and Gay Christian Movement, saying he stood by church teaching that practising homosexual relationships are wrong.

Dr George Carey, whose office has been deluged with protests against the service, made clear that he had had no say in allowing it to go ahead. However, he endorsed the right of all Christians to pray in any church or cathedral.

Next Saturday's service has been organised to celebrate the movement's 20th anniversary. The Provost, the Very Rev Colin Sloc, and his chapter, were entitled to allow it to go ahead because of the autonomy enjoyed by cathedrals. They were not available for comment last night.

More than 2,000 people are expected to attend the service, with demand for tickets so strong that hundreds of worshippers are being put in an adjacent hall.

Preacher of the Year, Weekend, page 15

Stumps drawn on wives

Continued from page 1
there has been this huge influx of families which has dissipated the good team spirit.

"Unless you have been on tour, it is difficult to understand the general ambience and bonding that is the essence of a successful cricket tour. Atherton thinks that when the wives are around, their minds are not fully on the game. When the women are not there the players live in each others' pockets — they share rooms with each other, eat together and relax together which helps them to focus on the game."

Mrs Edmonds, however, believes that wives are being made scapegoats for poor performance. She said: "I've been on five tours and I have noticed for example that in the West Indies, when there were relatively few wives out there, the guys were hammered. Then we went to Australia the next year and we won everything — wives and girlfriends have absolutely no effect on what the boys are doing. On the 1986-87 tour of Australia, when we won everything, Ian Botham had his wife, nanny, three children, a minder and a stretch limo and it didn't seem to affect his play."

While marital arguments and sleepless nights for those with young children are the

most common problems, more dramatic incidents have convinced Atherton that wives are "bad news".

On the 1994-95 tour of Australia, Phil Tufnell, a notoriously temperamental player, had to be admitted to a psychiatric hospital for several hours after flying into an uncontrollable rage and trashing his hotel room following a series of rows on the telephone with his new wife Lisa who was begging him to be faithful. The air stewardess knew his previous form, having met him on a tour when he was still living with Jane McEvoy, the mother of his



Edmonds: wives get men to bed early

daughter Ellie.

One source from the tour said: "When Lisa eventually came out to Australia, matters got even worse and they rowed all the time, causing a hugely unpleasant atmosphere." Tufnell has not played for England since.

Atherton is following the example of Allan Border, the former captain of Australia, who banned wives on their victorious 1989 tour of England. Border said later that it had been the most "focused" tour he had ever been on.

Although WG Grace's tour of Australia in 1873 became known as his "honeymoon tour" when he took his new wife Agnes with him a few days after their wedding, it is only recently that players have taken their families.

Vivienne Close, 35, wife of the legendary former England captain Brian, was used to being left at home in west Yorkshire. Married for 32 years, she said: "He always used to say to me that he'd never take me to the 'office'. Anyway, it really wasn't applicable in our time purely for financial reasons. You couldn't afford to take your wives abroad. Now they have the money — they have a wonderful time."

Leading article, page 25

Leah parents back nightclub curbs

By JAMES LANDALE, POLITICAL REPORTER

THE parents of Leah Bets, the teenager who died a year ago after taking an Ecstasy tablet at a nightclub, yesterday urged MPs to back a Commons move to fight the use of drugs in nightclubs.

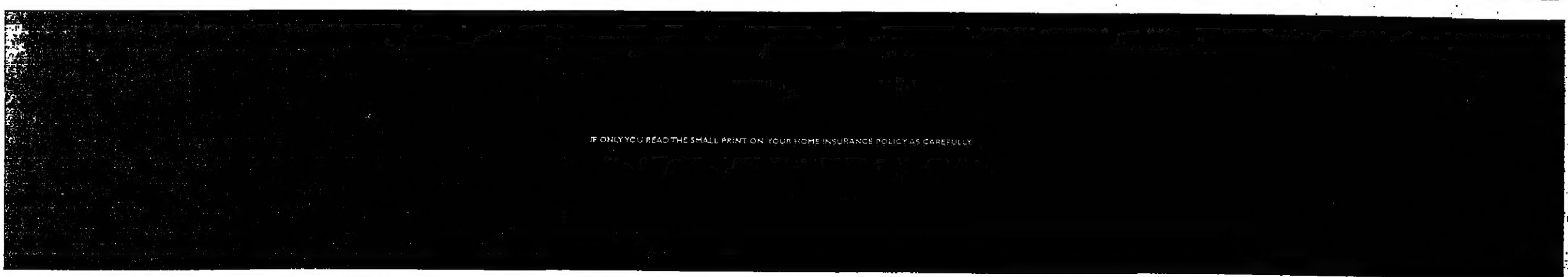
Paul and Jan Bets said that the move might not have saved their daughter but would go some way in preventing other children dying in drug-related incidents.

The Public Entertainment Licence Bill would give local authorities powers to close nightclubs immediately if police say there is clear evidence of a drug problem. At present, clubs can stay open until the management has formally been convicted of breaching licence conditions.

Barry Legg, the Tory MP for Milton Keynes South West, who is sponsoring the move as a Private Member's Bill, said that clubs often prolonged legal proceedings to remain open as long as possible. "I am seeking to prevent unscrupulous clubs dragging out the appeals procedure once the police have decided there are serious drug problems on the premises," he said. "Clubs can continue to operate for up to 12 months and put at risk the lives of young people."

The Bill, published yesterday, was suggested by Michael Howard, the Home Secretary, at the Tory Party conference. Mr Legg hopes that the Bill will reach the statute book by March.

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Judge lets woman sue for £30,000

Bullies 'blighted life' of girl called Thunder Thighs

By Shirley English

A WOMAN who claims that her life was blighted by bullying in her schooldays defeated an attempt yesterday to stop her suing for £30,000 compensation.

Deborah Scott, 22, says that a year of adolescent torment at one of Edinburgh's leading schools affected her exam results and left her poorly qualified. She is now a hairdresser.

She is claiming damages from the former Lothian Regional Council for negligence, arguing that the council failed in its duty of care when it was responsible for the Royal High School. Yesterday, at the Court of Session in Edinburgh, Lord Macfadyen dismissed the council's objections about its duties and said the case should go to a full hearing.

Miss Scott, from Edinburgh, won the first round in her legal battle after the court was told that she suffered bullying for more than a year from April 1988 to September 1989. She claims that she was first given crude nicknames, then shunned by classmates when she reported the offenders, and then twice attacked and partially stripped. One of the worst incidents was said to have been on her birthday.

Anne Smith, QC, representing Miss Scott, said: "Had she not suffered emotional distress, she would not have under-achieved." The taunting of school bullies, who called her Thunder Thighs and made crude comments about her breasts, led her to take an overdose aged 13.

She had confided in the school rector, who spoke to her parents. The boys involved

were reprimanded, but afterwards she claims that most of her classmates refused to speak to her.

Then in June 1989, while she was sitting on a grass verge in the school grounds, she was surrounded by a group of girls who tied her shoelaces together and pushed her to the ground. They pulled off her T-shirt and, in the struggle, her bra snapped.

Three of the girls then forced her against a wall in full view of the boys. Later that day one of the girls poured a plate of spaghetti over her head for no apparent reason. Degrading graffiti about her appeared around the school grounds and the bullying continued.

The most serious incident occurred about three months later on her birthday in September 1989, when a group of six boys and girls jumped on her and stripped her to the waist. They dragged her along the ground, after which she

needed treatment from the school nurse. She claimed that, after the incident, she became "notorious among school pupils" and could not face returning to the school.

She said it was common for pupils to have flour and eggs or flour and water thrown at them on their birthdays. She claims that the council did not have a consistent policy to deal with that type of bullying.

Miss Scott needed psychiatric treatment after the attack on her birthday, and did not return to the classroom for eight months.

She eventually obtained a place at a private establishment, St Denis and Cranley School, Edinburgh, but said that the gap in her education, combined with the emotional distress and change in the curriculum, meant that she never caught up and did not achieve her potential.

Miss Scott claims that she would not have suffered if Lothian council had fulfilled its duty of care. During the year in question, the Royal High School had a rule that pupils had to behave courteously to fellow pupils, but she claimed it had no practical policy to tackle bullying.

There was a lack of encouragement for pupils to report bullying incidents and little support for victims. This meant it was understandable that she had not felt able to report the bullying she suffered after the initial taunting, she claimed.

The council denies liability. Miss Scott has been advised by her lawyers not to speak to the media, but yesterday she said that she was pleased her case would be heard.



Deborah Scott became an under-achiever



Two council houses were knocked into one at a cost of £45,000 but the family refuses to move in because the quarter-acre garden is "too small"

Five beds, four baths, but council can keep it

By Kathryn Knight

A MAN with eight children who had two council houses knocked together after claiming that his home was not big enough has refused to move in because he says that the quarter-acre garden is too small.

The local authority paid £45,000 to convert Philip Smith's three-bedroom house and its adjoining property in Upton Scandamore, Wiltshire. But when Mr Smith and his common-law wife Gillian Carter saw the five-bedroom conversion they complained that the garden would not be enough for their new aviary and a vegetable plot. They want the second garden too.

Mr Smith, a former lorry driver, requested a house extension earlier this year, and was moved into temporary housing with Ms Carter.

Kim, 18, Melissa, 16, Miranda, 15, Gemma, 13, Nigel, ten, Katie, five, Shane, four, and Craig, six months.

This week their double-glazed, centrally-heated home, with two kitchens, four bathrooms and two lavatories, was ready to be inhabited again. But Mr Smith was having none of it. "I was told I would have both gardens and said it would be ideal for the eight children. I wanted to grow vegetables. I have also got some sheds where I keep my tools and garden machinery and I have bought an aviary," he said. "If I don't get this on my terms, I am not going back."

Ms Carter, the mother of all eight children, denied that they were scroungers. "We don't actually get that much. My brother gets more than we



Philip Smith and his wife with six of their children

do in benefits. We paid tax until three years ago, when Philip had to retire after three heart attacks... we need a big garden for the kids, just like anyone else would."

However, a neighbour said that villagers were disgruntled because Mr Smith's garden was not always tidy. "He used to keep cattle, sheep, chickens and rabbits in his garden and at one stage he had eight cars on the go. God

only knows what the place will look like if he gets the other garden," she said.

"I really think Mr Smith is pushing his luck. This is the sort of thing that makes decent, law-abiding folk extremely angry."

Tim Iles, director of communications at West Wiltshire District Council, said: "I think we have done more than enough. He has been provided with the extra accommodation and living space he needs."

"His garden is quite big enough and we can use the other garden for something else. He can put up or shut up," Mr Iles said that if the family did not stop complaining, they could stay in their temporary home - four bedrooms and a small garden - in Warminster while another family was given the converted house.

Passions rise over neighbours' dividing wall

By Bill Frost

THE Cold War may be over in Germany, but in Bristol a new Berlin Wall has gone up to separate feuding neighbours.

Don and Joyce Pritchard have built a 6ft 2in brick wall along their boundary to "blot out" the Cleveys. It was

intended to be only few feet high, according to the Pritchards, until next door complained, so they just kept going.

Mrs Pritchard, 61, said: "They called it a monster, so we gave them a monster." Her husband, 60, added: "They have shouted abuse at us once too often and I thought the best way to

stop them was to build a high wall. I want to blot them out."

The feud began when Kathleen Clevey, 40, and her husband Andrew, 43, built an extension to their semi-detached home in Headley Park, Bristol, which the Pritchards said jutted out over their garden and touched their house. The extension was

altered, but relations never recovered. Mr Clevey said: "They are nightmare neighbours. But we have never been abusive."

The wall is within the legal height of 6ft 6in, but Mr Clevey is ready to go to court because he says it is blocking the light. "If it didn't do that I'd be quite happy to have the wall," he said.

Gun club member's wife found shot dead

By A Staff Reporter

A GUN CLUB member apparently attempted suicide after his wife was found dead from shotgun wounds.

Paul Cowdrey, 38, a wealthy estate agent, was arrested at the family home in Hampshire after taking an overdose of painkillers. He was placed under police guard after being admitted to the North Hampshire Hospital, where detectives were last night waiting to interview him.

Earlier they had found the body of his wife Emma, 26, in the living room of the house at Rotherwick, near Basingstoke, with a shotgun lying near by. The couple's six-year-old son Thomas, who was in the village school at the time of his mother's death, is being cared for by relatives.

Detective Sergeant Alan Hastings of Hampshire CID said that Mr Cowdrey would be released into police custody. "We are not looking for anyone else in connection with this, although our inquiries are continuing."

Sgt Hastings said that the shotgun was legally held and kept in a secure cabinet at home. Alan Kean, chairman of Camberley Clay Club, said that Mr Cowdrey practised shooting there every fortnight.

Greedy dentist faces £2m bill from patients

By Paul Wilkinson

A DENTIST whose unnecessary treatments left patients feeling like their mouths were "a war zone" could be facing damages claims for more than £2 million.

Barry Garrett, 48, has already been ordered to pay almost £200,000 to eight patients who successfully sued him last year. Yesterday the High Court granted permission for a new group more than 90 to pursue claims over his former practice at Driffield, east Yorkshire. Mr Garrett was struck off because of complaints, but now is now practising again in Sale, Cheshire, following a period of retraining.

Nigel Walshe, a solicitor representing most of the patients, also successfully applied for an extension of the deadline for claims until December 31 this year. He appealed for anybody who was treated by Mr Garrett to come forward.

The court in Leeds heard last year how Mr Garrett destroyed the healthy teeth of many patients by carrying out unnecessary treatment to enhance his fees. His patients were left with bad breath, aching teeth and mentally traumatised. One victim, Jane

Appleton, 25, had 99 tooth surfaces worked on unnecessarily and received £21,796 damages.

Another woman, Dawn Elmg, 29, complained Mr Garrett had laughed at her after she told him he was hurting her. Her £27,477 award for pain and suffering included £6,000 for psychiatric damage.

Janet Cage, 28, had her mouth wedged open with a block of wood and Richard Longmore, 31, who complained that his mouth was left like a "war zone". Together with four other former patients, they won a total of £184,000.

Mr Walshe, who represents 78 claimants, said he expected the final total to be about £2.3 million if all the claims for bodily trespass and professional negligence were successful. The bill will be met by the Medical and Dental Defence Union of Scotland.

The incidents cover a period from 1982 to 1988. Mr Garrett was struck off by the General Dental Council for "serious professional misconduct" the following year after complaints, but he was allowed to practise again in November 1991 after retraining.

Judge tells mugger to face up to crime

By A Staff Reporter

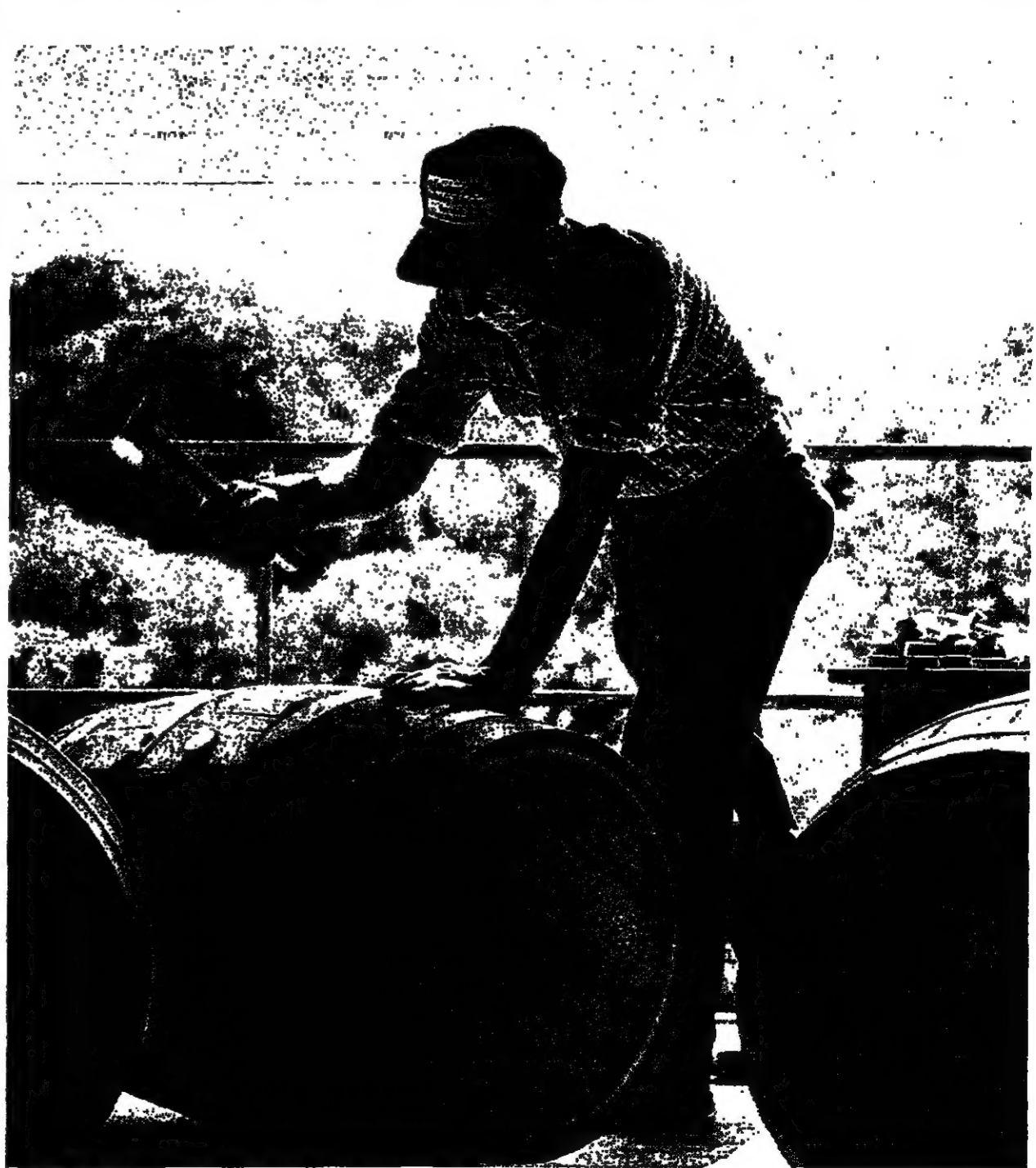
A MAN who beat up two elderly widows began a life sentence yesterday after a judge insisted that he look at photographs of the horrific injuries he inflicted.

Leslie Salter, 31, left Enid Poole, 90, and Mair Lougher, 86, for dead after tricking his way into their flats at Barry, South Glamorgan.

Mr Justice Tucker ordered that police photographs of their "indiscribable" facial injuries be shown to him in the dock at Cardiff Crown Court. Salter, condemned by the judge as "cowardly and callous", glanced at the pictures briefly before he was led back to the cells.

The court had been told that Salter chose vulnerable pensioners living alone. At first he was friendly and polite but then suddenly turned violent to terrify his victims. Mrs Poole and Mrs Lougher, who lived near each other, were repeatedly struck about the head with either an iron bar or a club in robberies on the same afternoon last March.

The lives of both women had been shattered, the court was told. Salter, of Splott, Cardiff, admitted two charges of inflicting grievous bodily harm with intent and 16 other charges.



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Birth defect imperils Prince's son

FROM QUENTIN LETTS IN NEW YORK

THE BABY boy born last month to the rock star Prince and his wife is seriously ill with a rare birth defect which compresses the skull and requires intricate surgery.

The child, born a month prematurely on October 16 in Minneapolis, is suffering from the condition known as clover-leaf skull syndrome. The baby's skull hardens earlier than it should and forms an unusual shape, leaving the eyes deep-set and the brain compressed. Prince and his wife Mayte, whom he married this summer, made no initial comment but it is understood that they are preparing to appear on American television to discuss the infant's condition and to give greater publicity to the syndrome.

According to one newspaper report the couple, from Chanhassen, Minnesota, were "completely heart-

broken" by their child's illness. Prince, 37, who affects to have no name, married Mayte Garcia, a 23-year-old singer, on St Valentine's Day this year. Their wedding was covered live on the Internet and Prince marked the occasion by composing a song entitled "Friend, Lover, Sister, Mother/Wife". They planned to celebrate the birth of their child by recording eight children's songs and developing children's fiction.

A custom-designed merry-go-round and play area was commissioned for the Chanhassen recording studios where the flamboyant singer has made such records as "Purple Rain" and "Love-Sexy". The child's name - like that of his father - remains a mystery. The baby's condition is not expected to improve and he may need intricate surgery. It was reported that Prince had spent several thousands



Prince: to discuss the condition on television

of dollars on medical equipment to assist doctors treating his son at the Children's Health Care hospital in Minneapolis.

Prince's son has been born with craniosynostosis, the premature closure of the sutures in the skull, the jagged

joins in the bones which allow the skull to expand to accommodate the growing brain, (writes Dr Thomas Stuttaford).

His form of the condition, Pfeiffer's Syndrome, is a particularly difficult one to treat and requires very complex surgery. The problem is genetic in origin and affects boys much more often than girls. As well as the changes in the skull, which gives it a clover leaf appearance, the children tend to have shallow, flattened eye-sockets so that the eyes are unusually prominent. Often, as in this case, the baby has upper limb deformities and is of small stature. Many of the children have respiratory troubles which compromise their general condition. The drainage of the blood from the brain may also be disturbed and this may make it difficult to perform the surgery which is essential if the skull is to be able to expand.

Taxi driver jailed over road rage death of cyclist

By LIN JENKINS

A TAXI driver whose fit of temper caused an accident that killed a cyclist was jailed for 4½ years yesterday.

Anthony Dickinson swerved his black cab at Thomas Gedrich, after they argued at a set of traffic lights. Although the cab never hit Mr Gedrich, he lost control and fell off, banging his head on the ground. He was taken to hospital but died from his injuries.

Dickinson, 36, was convicted last month of causing death by dangerous driving. At the

Old Bailey yesterday, Recorder John Milford QC told him that he had used his cab as a weapon in a "deliberately hostile piece of driving".

Cara Gedrich, the victim's widow, will continue her civil case for compensation from Dickinson and his insurers.

On the day of the accident in July last year, Dickinson had been working for 12 hours his main job as driver's mate to a newspaper delivery man. He had been held up by a demonstration by cyclists around Waterloo Bridge, London. He

had then returned to his home in Raynes Park at 5.30pm to get his taxi and begin plying for hire. During the trial the jury was not told about the anti-car protest.

The judge said: "You became embroiled in an argument with the deceased, who was on a pedal bike. I do not accept that you have given a truthful account of the inception of that argument. Such arguments do not spring from nothing."

"This was a deliberately hostile piece of driving. You did not intend the deceased bodily harm but driving as you did, using your cab as a weapon to frighten the deceased was particularly dangerous to do when the deceased was without a helmet."

The judge said he accepted the evidence of witnesses and of accident investigators who said that the taxi had not struck either the bicycle or Mr Gedrich. Mr Gedrich, of Islington, north London, died shortly after the accident at 8.30pm in daylight at the junction of New Kings Road and Parsons Green Road in Fulham, west London. He struck the road with such force that he left a gouge mark and a 4½-metre skid mark.

His widow, mother of their three-year-old son, who works part-time as a journalist, was not in court to hear the judge deliver his sentence. After the conviction, she said in a statement through her solicitor that she was "deeply relieved that the right verdict had been reached".

During the three-day trial, Stephen Holt, for the prosecution, said that Dickinson and Mr Gedrich were heard arguing at a red light. "When the lights turned green, both the black taxi and the cyclist moved on. As they approached a zebra crossing the taxi suddenly violently and deliberately swerved to the left, causing the cyclist to lose control. Despite a loud thump sound that was heard by people some distance away, the taxi did not stop."

Dickinson was banned from driving for five years.



Thomas Gedrich, left, and Anthony Dickinson

Hours on the road 'should be curbed'

By LIN JENKINS

ROAD safety campaigners are calling for restrictions on the hours worked by all those who drive for a living. Research has revealed they are responsible for almost a third of deaths on the roads.

Drivers of taxis, delivery vans and company cars are exempt from the laws that govern the time spent behind the wheel by lorry and bus drivers. Many report falling asleep at the wheel, becoming stressed or bad-tempered and suffering fatigue leading to a lack of concentration because of the long hours they spend driving.

The Royal Society for the Prevention of Accidents has identified the problem as the "hidden killers on Britain's

roads". Unregulated drivers, many of them self-employed people driving cabs or vans, push themselves to the limit, since the time spent in the driving seat relates directly to how much they earn.

Roger Bibbings, occupational safety adviser with the society, said research by the society found that more than 1,000 of the 3,500 deaths a year on the roads were due to accidents caused by people who drive for their jobs but are not subject to regulated hours.

"There are twice as many people killed this way than the number killed at work through other causes. There are laws to reduce the risk of accidents at work and obligations on employers to manage that risk, yet nothing similar applies to driving," he said.



Paul MacKay, of Imagination, which is designing the zones within the Greenwich dome, with the plans shown to the public yesterday

Greenwich casts wary eye at the future

By DAMIAN WHITWORTH

THE people of Greenwich, armed with notebooks and steady stares, got a first look at their future yesterday as the plans for the Millennium Exhibition went on display in Borough Hall.

Views on the models of the giant dome were mixed. But, along with anxieties about traffic and noise, there was bewilderment about what would be happening inside the dome, and how it could be put up in time. "It all looks very impressive, but it seems to

concentrate on Richard Rogers's designs for the dome. There's no idea of what will be going on inside it," said Iain Gonoude, 27, an actor and writer. "It just looks like a tent full of air," added Mervyn Fernandez, 31. "What's it for? Speeches or concerts or what?" "I'm disappointed," said Adam Baines, 35. "I was expecting something more than the designs. It doesn't say anything about how they are going to get it done. Or what is going to happen to the site when it's all over."

The deadline for construction is

autumn 1999. One of the designers admitted: "Really there isn't a day to spare. It's a tall order."

Concern continues about the commitment of big business to providing the £150 million that the private sector must supply to match the £200 million earmarked by the Millennium Commission for the exhibition. Big names such as BT, British Airways and British Aerospace are involved but much work remains to be done. "We are not in a position to say how much money has been pledged but we are

expecting to make an announcement very soon about other companies," said a spokesman for the exhibition.

"We are confident of getting the money between now and February but if the project is going to get off the ground big names must back the scheme. If they don't by February 1, we'll have to forget about it."

The people of Greenwich will have to wait until the spring before details of the dome's 12 sponsored "zones", being designed by the company Imagination, are announced.

Mother attacks race ruling

By BILL FROST

A WOMAN is to challenge an attempt by social workers to separate her two fostered daughters because one is black and the other white.

They argue that the children would be better off with families of their own colour if permanent foster parents of "mixed race" cannot be found. However, the girls' mother claims that they would be devastated if parted.

The woman, who can be identified only as Ann for legal reasons, agreed to put her

daughters into care for "a short spell" while she underwent treatment for an alcohol abuse. "I would never have let them take the girls if I had known they would be split up. They are making a judgment purely on colour."

She added: "They may look very different, but they are very close sisters and love each other." The pair have been looked after together by a white family for the past 14 months and have had regular contact with their natural mother.

However, a new "care plan"

drawn up by social workers orders that they should be placed with a family of mixed race. If one cannot be found, the children should be split up with the eldest going to a black family, and the youngest to a white.

A spokesman for Tameside council in Greater Manchester said: "We are aiming to find a situation which best reflects their needs."

A preliminary hearing is to take place next week. The case is then likely to be referred to a County Court judge for a ruling.

Downfall of jockey addicted to heroin

By KATELYN KNIGHT

A PROMISING young jockey who has raced for some of the country's top trainers was sent to prison yesterday for dealing in heroin.

Robert Waterfield, 23, had ridden a number of flat-race winners since starting as an apprentice in 1991. Reading Crown Court was told. But last year he became addicted to heroin and started to sell the drug to friends from his home

in Lambourn, Berkshire, to help to finance his drug habit. He charged £10 a bag.

Police raided the home he shared with his girlfriend Clara Chivers, 19, in May this year. The couple later admitted supplying the Class A drug.

Waterfield was jailed for 15 months, and Chivers was given nine months in a young offenders' institute. The Jockey Club withdrew Waterfield's licence in May.

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JP 11:50

Former judge tells court witnesses to cut out the waffle

BY RICHARD FORD, HOME CORRESPONDENT

A FORMER High Court judge gave expert witnesses some blunt advice yesterday on giving evidence in court: "Straight talking, no bullshit."

Sir Michael Davies also warned of the risks involved in anyone trying to bring a little light relief to legal proceedings by putting jokes in a report or offering a quip from the dock. "Witnesses should not make jokes. The judge likes to make the jokes in court," he said.

Sir Michael, 75, who retired in July, criticised experts who tried to impress judges by peppering their reports with Latin phrases or fashionable "buzz words".

The former judge of the Queen's Bench Division advised them against producing over-written documents in which they pontificated or tried to blind the judiciary with science. Contrary to what the "gutter press" sometimes said, expert witnesses must assume that the judges read-

ing reports were neither lazy nor stupid.

He told a conference in London on specialist evidence in criminal and civil cases that experts should be on their guard against advising the judge on the correct verdict, or producing "a load of bullshit" - defined by Chambers Dictionary as "deceitful humbug". Please remember that.

Sir Michael added: "Don't use buzz words or words you think are impressive. The latest buzz word is 'paradigm'. 'Parameter' used to be a favourite word a few years ago. I still don't know what it means."

"Why use Latin when English will do? Don't use *in situ* when you can use in position. If you go to any of my judgments, they may be absolute rubbish, but you won't see any buzz words or Latin." Sir Michael told the launch of the Expert Witness Institute at Church House in Westminster.

When experts write reports for court proceedings they should attempt to interest the judge with "pithy documents" and should avoid pages about their qualifications and conferences attended in exotic places such as Bangkok.

"Judges like a clear report, written in plain English and no waffling. Self-importance can show in a report as well as in the witness box. Do not try to put yourself over as self-important, don't try to put yourself over as condescending and do not pontificate," he said.

Sir Michael, who was a High Court judge for 23 years, is to be the chairman of the Expert Witness Institute, which was launched yesterday. Its aim is to educate, train and certify experts, and to provide lawyers with a helpline where they can be put in touch with specialists in particular fields.



LOUISA BULLER



Oiled swans take wing

NEATLY clad in plastic bags for protection during their journey back to the wild, 86 swans were released yesterday after being rescued from an oil spill on the Thames. They were taken to the National Swan Sanctuary at Egham, Surrey, after their feathers were drenched by a five-gallon spill - which

spread to the size of two football pitches - on the river near Hampton Court last week. The swans were cleaned with mild detergent until all traces of oil were removed. Officers from the Environment Agency traced the spill to a slipway at a boatyard, where a barrel of oil had been knocked over.

THE SUNDAY TIMES READ MY LIPS

A common cause of gaffes is trying to be nice. "This is a great day for France," said Richard



Nixon, in Paris for President Pompidou's funeral.

"It's nice to be in Devon again," said Paddy Ashdown, arriving in Cornwall in 1992...

Matthew Parris on the things politicians wish they hadn't said

THE SUNDAY TIMES
THE SUNDAY PAPERS

Police want tougher rules for knife shops

BY STEWART TENDLER
CRIME CORRESPONDENT

SHOPS should be banned from selling any knife apparently intended as a weapon, unless they can prove it has a legitimate use in trade or sports, senior police officers said yesterday.

The Police Superintendents' Association suggested the ban could form part of a workable legal framework under which combat knives could be taken off the market. Chief Superintendent Peter Gammon, vice-president, said that retailers who sold illegal weapons would face fines or even imprisonment. The idea was put forward after a meeting of a committee of operational superintendents from around the country.

The association said that retailers would have to prove legitimate trade or sports use before displaying, advertising or marketing any knife "apparently designed or made solely to injure or wound".

Mr Gammon also said that the Government's proposed new stop-and-search powers, intended to be effective against gangs, did not go far enough. Police want to be able to search individuals they suspect of habitually carrying knives.

Blackpool beaches passed fit for bathers

BY A STAFF REPORTER

BRITAIN'S busiest seaside resort has beaches fit for swimming for the first time in more than 20 years. Figures to be released next week will show that beaches at Blackpool have at last reached the European Union's minimum cleanliness standards.

The resort, which attracts nearly 17 million visitors a year, has been heavily criticised in the past for its dirty sea. But a £500 million project to upgrade the Fylde coast's sewage treatment system came into effect in the summer.

Beaches at Blackpool North and Central, Bispham and Cleveleys now meet EU criteria, and the council expects those at Blackpool South and St Anne's to be up to standard by next year.

"Because Blackpool is the number one resort we have always been in the firing line over water quality," Jane Seddon, a tourism officer, said. "We can now turn round and answer back, and it is a great relief."

"People don't come to Blackpool for its beaches. They come for the land-based attractions. But traditionally and historically, it is very important to us."

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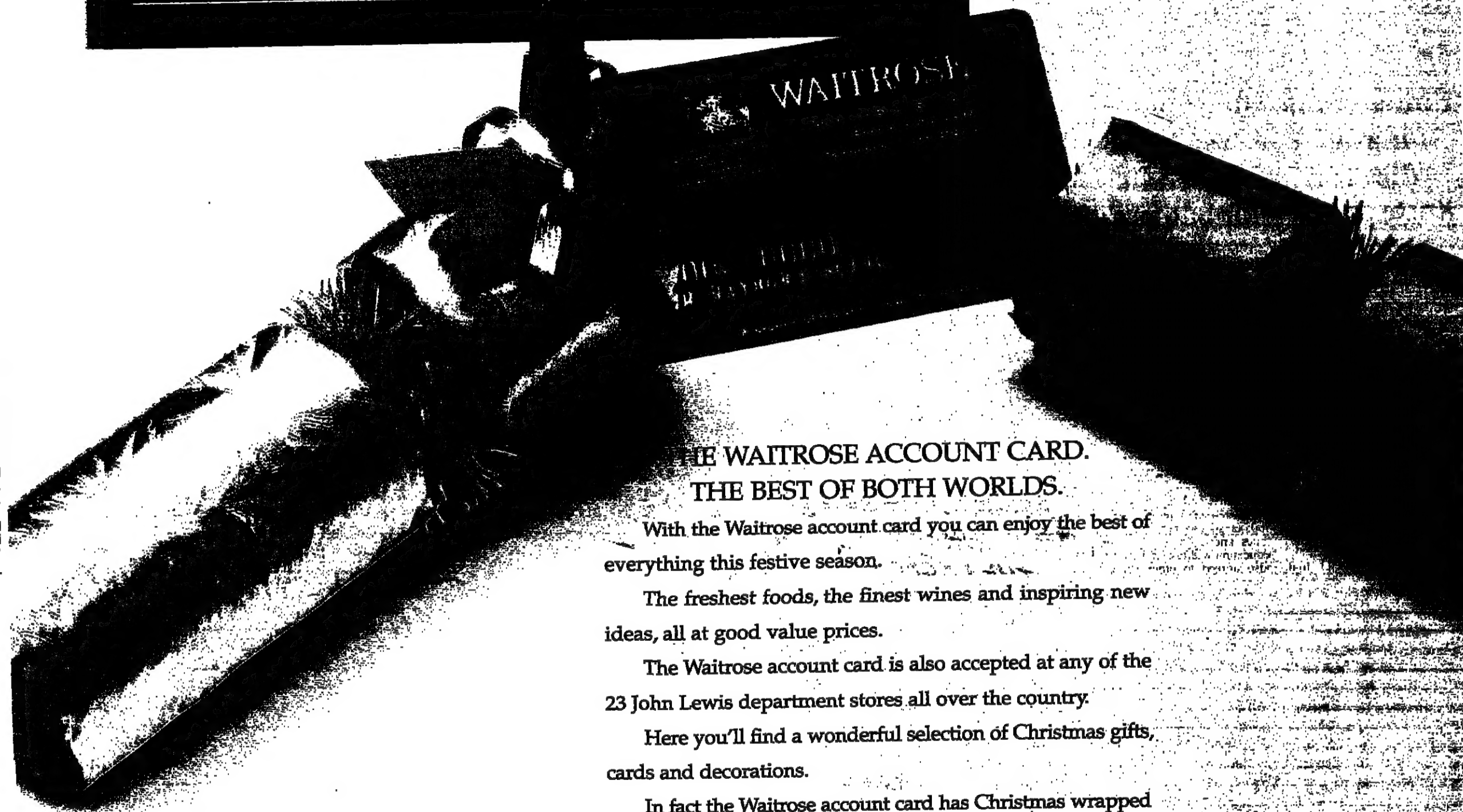
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Mother agrees to move boy from strike-hit school

By JOHN O'LEARY, EDUCATION EDITOR

THE mother of the ten-year-old boy whose unruly behaviour caused a teachers' strike agreed yesterday to move him to another school, enabling Manton Junior School, in Workson, Nottinghamshire, to reopen on Monday.

Famela Cliffe said she was transferring her son Matthew Wilson for the sake of other pupils. "I had decided on Thursday to take him out of the school for the sake of the others. The important thing now is to get the school open."

Miss Cliffe's solicitor said she was "battle weary" after nearly two months of dispute over her son's behaviour, which culminated in industrial action by staff who refused to teach him. The school has been closed for ten days.

The breakthrough came as Fred Riddell, the chairman of Nottinghamshire education authority, threatened to intervene and to move Matthew against his mother's will. But Miss Cliffe, who resisted previous appeals to transfer her son, had already relented.

She said Matthew's behaviour had improved under individual tuition. "There were no problems, he had a good review and excellent reports. He did all his work and was well behaved," Miss Cliffe

added. "All we want to do is get back to a normal life, but that is going to be very difficult for Matthew. They have blackened his name, and I don't know what the future holds for him."

Bill Skelley, the head teacher who ordered the closure on safety grounds when the governors withdrew individual tuition for the boy, said: "I hope now that my school can return to normal and carry on with educating all our pupils."

Nigel de Gruchy, general secretary of the National Association of Schoolmasters and Union of Women Teachers, whose members have been on strike, said: "This is a welcome breakthrough. I commend her common sense. It will be better for the youngster."

Mr de Gruchy said the teachers, who have been criticised by Gillian Shepherd, the Education Secretary, had acted courageously. "The whole country owes them a debt of gratitude for standing up for good order and discipline."

The dispute began when Manton's governors twice refused to expel the boy after a string of violent incidents. Matthew came to a head when parental opposition forced the governors to end individual tuition for him. Doug

McAvoy, general secretary of the National Union of Teachers, which represents Mr Skelley, said: "It is appalling that it has taken so long for this matter to be resolved, but I am delighted that it now is. Had the head teacher's judgment prevailed earlier, pupils at Manton school would not have had their education disrupted."

Mr Riddell said he could foresee "no problem" in securing a place for Matthew at another school, and was planning to contact parents to tell them their school would reopen. Some parents had already moved their children to other schools, and others were considering similar action.

Miss Cliffe's change of heart came a week after the resignation of Ellen Bennett as chairman of governors. She strongly supported Miss Cliffe's stand to have Matthew taught along with other pupils, and her resignation appears to have been the watershed in the dispute.

Earlier this week, the school's governors asked the education authority for the first time for help. The authority had also come under pressure from Mrs Shepherd, despite insisting that it had no power to intervene.



Pamela Cliffe with her son Matthew yesterday. She said his behaviour had improved under individual tuition

Pupil, 5, is sent home in handcuffs

FROM QUENTIN LEITS IN NEW YORK

A DISRUPTIVE five-year-old was sent home from his Louisiana kindergarten in handcuffs, accompanied by a law officer, after he misbehaved in class.

Virgil Speed's misdeed was to roll a large pumpkin at another child, then to resist the reprimand from his teacher at St Rose Primary School, New Orleans. The school called a sheriff's deputy who handcuffed the boy and drove him home in a squad car.

The school claimed that Virgil was an habitual troublemaker, hit a child, and struck a teacher. He was threatened with

assault charges. The incident has reignited public debate in America about overcautious school discipline and teachers, overwhelmed by a fear of bureaucracy, who will not use common sense in the classroom.

In the past two months there have been a series of such cases, which began when six-year-old Johnathan Prevette from North Carolina was rebuked for "sexual harassment" after he placed an affectionate peck on the cheek of a girl in his class.

Parents and local politicians yesterday demanded an apology from school authorities for Virgil and his family. Kojo Livingston, a church leader, said: "It's an

outrage that trained, professional adult educators would call law enforcement officials to deal with a disruptive five-year-old. It's an outrage that a sheriff would shackle a small child who was not being violent or disruptive when he arrived."

Deana Speed, Virgil's mother, who is still at school herself, admitted that her son was a difficult boy. But she said: "To handcuff a five-year-old means that there is something wrong with the school system and the sheriff's department." She believes he would have been differently treated had he been white and may sue the school.

Number of expelled children still rising

By A STAFF REPORTER

THE NUMBER of children permanently excluded from school continues to rise, according to research. Dr Carl Parsons, commissioned two years ago by the Government to investigate exclusions, has continued his own survey of education authorities.

Returns from 92 English authorities for 1995-96 show exclusions 8 per cent up on the previous year at 13,400. That means permanent exclusions have risen almost 20 per cent since Dr Parsons completed his research for the Department for Education and Employment in 1994.

The department is due to publish its own research suggesting that exclusions have stabilised around 11,000. The department's statistics are based on a survey of individual schools, not on official returns to education authorities.

But Dr Parsons, of Christ Church College, Canterbury, said he suspected schools could have played down the size of the problem. His figures suggest exclusions have risen dramatically from the 2,000 identified in 1991-92. In his own latest survey, more than 80 per cent of exclusions - 11,094 - were from secondary schools. Primary exclusions were also growing at 1,794, but more slowly. There were 531 exclusions from special schools.

University staff vote for shutdown

By DAVID CHARTER, EDUCATION CORRESPONDENT

A ONE-DAY university strike was announced yesterday by eight unions representing more than 100,000 staff from porters to professors.

The unions intend to bring about the first shutdown of the British higher education system in 15 years, as they protest at pay offers ranging from 1.5 per cent for academics to 2.5 per cent for manual workers. The strike will be on November 19.

Vice-chancellors said that staff were lucky to have been offered any rise after the cuts in higher education funding made in last year's Budget. Last month figures from the Higher Education Funding Council for England showed that more than 70 universities and colleges, including Cambridge, were on course to go into the red by 1999. At present 48 are running at a deficit.

David Triesman, general secretary of the Association of University Teachers, said: "Student numbers have doubled in seven years and re-

search has increased. Staff have got to the point where they will not pay for and sustain this growth out of their own pay and efforts."

The association said it was also considering disrupting examinations, course work assessments and applications. The unions hope that all 160,000 staff at the 162 universities and colleges of higher education will take part. They also agreed to other action, including a work-to-rule.

Average pay for university manual workers was said to be £7,504 and for lecturers £26,000. Among unions who voted for the strike are Manufacturing, Science and Finance, the Transport and General Workers' Union and Unison.

Steve Rouse, chief executive of the Universities and Colleges Employers' Association, said: "Our funding was cut in cash terms by 2.1 per cent this year so it was a surprise to me it was possible to give a pay increase at all."

33

4

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W
POLICE search for victim's father, Fredrick, who has been unable to find his young son while in the Berkshire child care system. In the big of its kind, been following children who from residential 25 years to the was launched one abandoned bers, was found house at 25 Cl Gloucester. Poor record failure to care for runaway child, deemed in prepared for cell. A total including 10 from the area. In addition, a nerable child since 1970. The police aged to 10, those missing not trace, traveling the other have been released. Fredrick, he had the young son in the 12 years young son found in the when he was while a child.



Will be known as 'X' man

Four more missing in wake of West deaths

By DOMINIC KENNEDY, SOCIAL AFFAIRS CORRESPONDENT

POLICE searching for clues to further victims of the mass killer Frederick West have been unable to trace four youngsters who vanished while in the care of Gloucestershire children's homes.

In the biggest investigation of its kind, detectives have been following up the lives of children who went missing from residential homes in the 25 years to 1994. The inquiry was launched after the body of one abscorder, Alison Chambers, was found at the Wests' house at 25 Cromwell Street, Gloucester.

Poor record-keeping and a failure to search hard enough for runaway children are condemned in a draft report prepared for the county council. A total of 97 children — including Alison — vanished from the council's four homes. In addition, 396 files on vulnerable children had been lost since 1970.

The police have since managed to find all but four of those missing. One of those not traced was a boy from a travelling family. Details of the other three have not yet been released.

Frederick West boasted that he had killed and buried 20 young people in addition to the 12 bodies of girls and young women which were found at his home and elsewhere. He hanged himself while awaiting trial. His wife,

Rosemary, was jailed for life for ten murders. The court was told that the couple made their home a haven for runaways and that several girls who absconded from homes were frequent visitors.

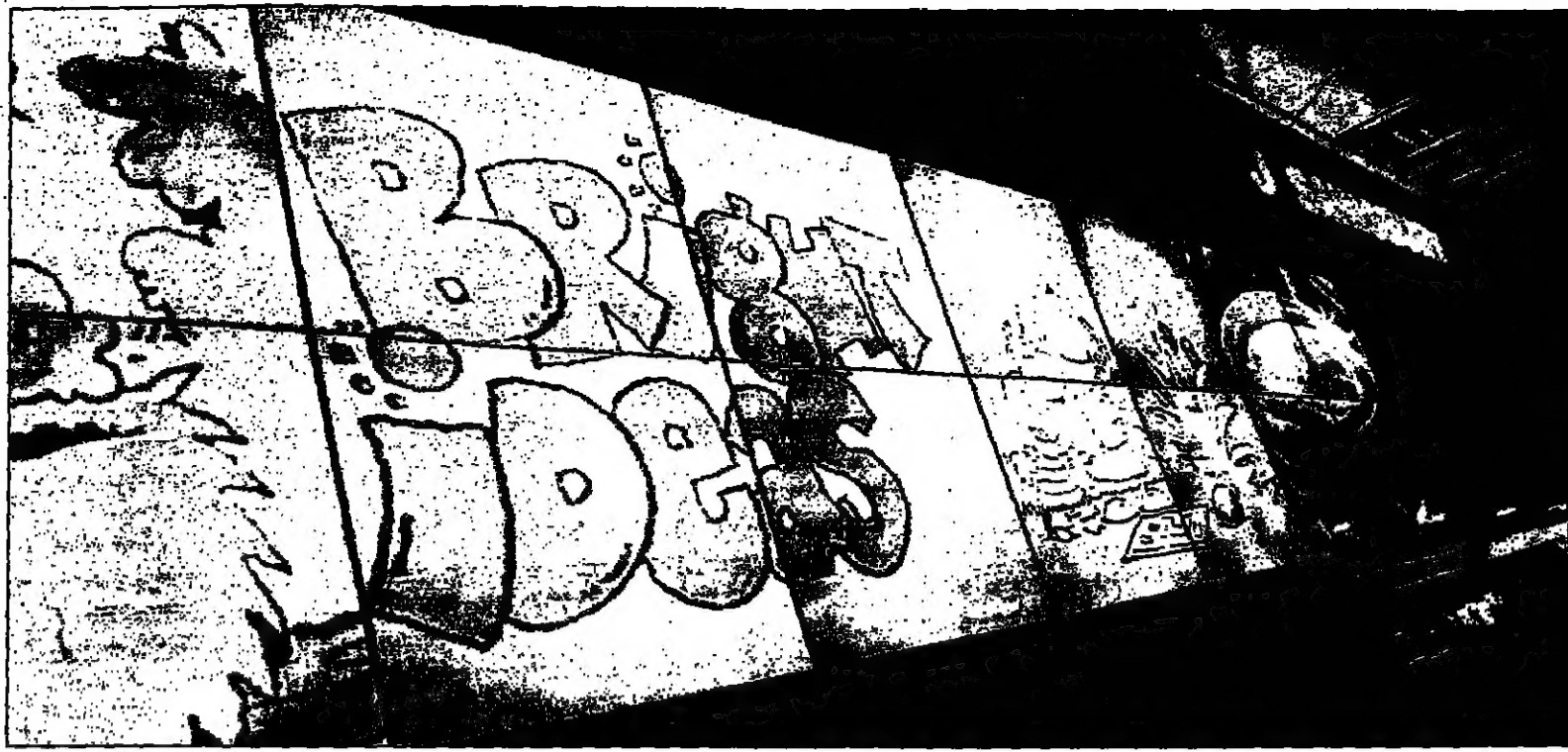
The investigation found no recorded contacts of links between children in care and the West family or their homes at Cromwell Street and Midland Road, although some links were known to exist. The thoroughness of the written accounts was severely criticised. The authors state: "The least trained and least experienced staff ultimately care for the most vulnerable children and young people in society."

Notes on records showed that 78 young people in care were known to have contact with other addresses in both roads. Some suspicious incidents were uncovered. One girl said she had a "Sugar Daddy". An ex-resident of Jordans Brook House — where Alison Chambers had lived — told a story to a current resident about visiting a house with a cellar under strange circumstances.

"As the West case has shown, young people who are already extremely vulnerable can disappear from residential care and suffer tragic consequences. Their disappearance needs to be treated with the same vigour as if the child had disappeared from their family home."

One in six files on the 2,268 children in care in the county had disappeared, but that was "not an unusual figure" compared with other areas. The report recommends the creation of a national missing persons data base.

Bob Lewis, president of the Association of Directors of Social Services, told BBC Radio Five Live: "If it was merely noted that they had disappeared and hadn't been reported to the police and they hadn't tried to trace them, then I believe we have failed significantly in our responsibility."



The video wall that stretches for 17.5 metres in Clapham, south London, to advertise Sainsbury's produce. Only sound will be missing

Store's giant video wall dazzles opposition

By MARCUS BINNEY

NOT since Oxo glazed its name in coloured lights over the Thames in 1928 has London seen such a brazen piece of advertising on a new building. The front of Sainsbury's new store in Clapham High Street, south London, is faced with a video wall 17.5 metres wide which will pulse out the supermarket's message 18 hours a day.

While Oxo had to pretend to the planners that its landmark tower was no more than two noughts and a cross, Sainsbury's has full approval from Lambeth council.

The store stands on the sixth busiest route out of London, with 20,000 cars passing daily. "It's bound to cause a few accidents," a passing policeman said. Brian Collins, a London taxi driver, said: "You see it, take your eyes off the road, and before you know it, you've

gone into the car in front." However, Richard Newman of the local tenants association said: "We welcome it. The new store will brighten the whole place up. The high street's badly run-down."

The pointed roof of the building stands out from a distance like a glass wigwag. It is as if the store had been transported bodily from Tokyo's brilliantly lit entertainment district; dark and gleaming one moment, dazzling with colour and light the next.

Walls tilt and the whole building looks as if every part is designed to move. The canopy has the bull-nosed metal edge of an aircraft wing. Sainsbury's says that the video wall is the largest of its kind in Europe. The 20 screens can be programmed to project anything from a single still image, like a



The wigwag-style top above tilted glass walls

traditional hoarding, to a series of synchronised fast-moving images. Only sound will be missing. Lambeth planners have decreed the wall must stay silent.

Jane Blower of Sainsbury's said: "From now until Christ-

mas we will be advertising Sainsbury produce, with a sprinkling of our best TV ads. Then we'll start to sell space to anyone except a direct competitor. Heinz Baked Beans, British Rail — if the demand is there the screen will run 24 hours a day."

The building, designed by Laurie Chetwood, represents a potential sea change for Britain's high streets. Planners have long resisted the rampaging commercialism of American and Japan, where whole buildings can be covered with giant illuminated hoardings and outsized corporate logos. The Clapham Sainsbury's is slick rather than vulgar and forms a spectacular contrast to its typical south London neighbour, a neo-Georgian bank, a former Edwardian variety theatre, a mock-Tudor pub and rows of gabled redbrick houses.

David Sainsbury, the com-

pany chairman, said: "We do not have a set house style but give each project team the opportunity to create a unique solution in terms of design and choice of materials."

The most recent Sainsbury's could be designed for the tropics, all in white metal with extensive glass canopies. Clapham suggests there are more surprises ahead, with pop art and space invader stores brightening up seedy shopping parades.

Pictures are produced by back projection. The video projectors use liquid crystal display panels to create the image with a metal halide lamp as the light source. The screens sit behind a special low reflective glass which has been toughened to prevent damage or vandalism.

Situated just a few feet from the back of the pavement, the screen is likely to bring an already slow-moving road to a complete halt.

Teenagers threw rocks at traffic

Three teenagers who threw rocks at motorway traffic were sentenced to 18 months' detention. The boy, 15, and two girls, 14 and 16, hid behind bushes beside the M4 at Thornhill, Cardiff, and pelted five cars and a lorry.

Windscreens on two cars were shattered and one driver was injured. It was lucky no one was killed, Cardiff Crown Court was told. The three, who pleaded guilty, came from a children's home.

Baby TB alert

Up to 167 babies are having tuberculosis tests after a doctor infected with the disease worked in the maternity units at George Eliot Hospital in Nuneaton, Warwickshire, and Hexham General near Newcastle upon Tyne.

Animal cruelty

The owner of a tamarin monkey that died of starvation and hypothermia was fined £1,000 by Enfield magistrates. Nevis de Souza, 48, from New Southgate, north London, admitted causing unnecessary suffering.

Low blow

Dorothy Inman, 52, of Bradford, was robbed of her handbag as she lay semi-conscious on the pavement after being knocked down by a hoarding that was blown over by gales on Wednesday. She is still in hospital.

Beggar's £1 win

A beggar on legal aid won £1 in damages after suing police for wrongful arrest. Cambridge County Court found that Michael Walker, of Stansted Mountfitchet, Essex, had been wrongly detained after shouting in a library.

Brussels challenges legality of flooding Welsh bird haven

By NICK NUTTALL

THE completion of the Cardiff Bay barrage scheme is in doubt after a decision by the European Commission to reconsider its legality.

Lawyers for the commission have agreed with environmental groups and opposition MPs that building the barrage within a European reserve for birds might be against EU law.

Yesterday Rohdri Morgan, Labour's Welsh affairs spokesman, urged the Government to suspend work on the scheme pending the outcome.

The commission's move is likely to embarrass ministers by refocusing attention on a £200 million project which, critics claim, is an economic white elephant built for political reasons. The half-finished scheme, which will create a giant leisure lake,

is continuing to attract protests from wildlife groups and farmers.

The latest dispute is about the plan to flood up to 1,000 acres in the Gwent levels with sewage water to compensate for the mudflats that will be lost. The National Farmers' Union says that would destroy another protected area and would be unlikely to attract the 4,000 displaced dunlin and redshanks. It could create pollut-

ed pools and rob local farmers of their livelihood.

The decision to reopen the case follows complaints by groups including Friends of the Earth, the Wildfowl and Wetlands Trust and the World Wide Fund for Nature. The barrage is within the Severn Estuary Special Area for Birds, but the bay and its mudflats have been excluded on socio-economic grounds. This

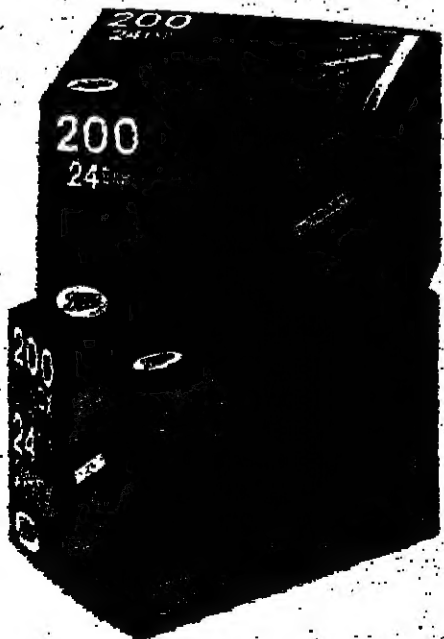
year the European Court of Justice ruled a similar decision in Kent to be illegal.

Mr Morgan said that a Labour government would review the scheme. "The barrage has always been a cosmetic project intended to tickle the fancy of property developers on a speculative basis."

The Welsh Office refused to comment on the commission's action.

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Tale of sex and mutilation awaits verdict from censors

Director defends 'perverted' film

By DALYA ALBERGE
ARTS CORRESPONDENT

THE director of *Crash*, a film exploring the supposed sadomasochistic attraction of bodies mutilated by car crashes, defended himself yesterday against accusations that the film is depraved and perverted.

Columbia TriStar hopes to release it in Britain in January, but the British Board of Film Censors has had a copy for nearly a month and has yet to reach a decision. The board, which was widely attacked for awarding certificates to *Reservoir Dogs*, *Natural Born Killers* and *Kids*, could refuse a certificate or insist on cuts.

David Cronenberg insisted that his film was neither immoral nor irresponsible. "I don't think somebody is going to see this film, copy it and go and look for car crashes to get off on," he said, after a screening at the London Film Festival. "People fasten their seatbelts for the first time after they've seen this movie."

The film, starring James Spader and Holly Hunter, centres on characters who achieve sexual gratification



James Spader and Holly Hunter in *Crash*

from their shared enjoyment of car crashes: they are aroused by scars and wounds. Their fantasies lie in re-enacting the fatal accidents of James Dean and Jane Mansfield, and they draw excitement from taking photographs of bruised and blood-spattered victims. One character tattoos his body with a scar that he hopes to receive one day.

Cronenberg said: "It has been seen by 100,000 people in France and traffic statistics have remained constant. I don't think it is a violent film,

unlike something like *Braveheart*." He added: "I would not want the film shown in Britain if it has to be cut, but whether I have the power to do that is a different issue."

The film is based on J.G. Ballard's novel, which was roundly attacked by British and American critics when it was published in 1973. One reviewer said it was "the most repulsive book I've yet to come across", appealing to "those who think quadruple amputees are chic".

Cronenberg, who has also made *The Fly* and *The Dead*

Zone, has been attacked for "five-star gore, carnage and dementia" and for a fascination with "ambiguous mutations of the flesh". Yesterday he said he had found Ballard's book "difficult and disturbing". He added: "After one showing of the film, I got a card from someone saying 'A series of sex scenes is not a plot.' I replied: 'Why not?'"

Ballard is one of Britain's most respected novelists, best known for *Empire of the Sun*, the story of his youth in wartime Shanghai, which was filmed by Steven Spielberg, as well as for his science fiction novels. Cronenberg's admirers see him as a visionary, a necessary troublemaker in an age of blandness.

Ballard describes Cronenberg's faithful screening of his book as a "brilliant film, a masterpiece of cinema". That the critics had generally disliked the book said more about the British than anything else. The French, he added, had understood it perfectly.

It had its biggest success in France, where "driving is all about sex and power", he said. "The unconscious marriage between sex, power and violence is something the French

understand." He believes the British are too puritanical. "I'm not saying car crashes are sexy. A car crash has a concealed sexual appeal."

In the foreword to the 1995 edition, he notes: "I have used the car not only as a sexual image, but as a total metaphor for life in today's society. As such, the novel has a political role quite apart from its sexual content, but I would still like to think that *Crash* is the first pornographic novel based on technology."

He dismissed the suggestion that it glorified violence. "There are no cartwheeling cars landing on top of buses in the *Die Hard* mode. It's all over in one second, as they are in real life. There are no terrible mutilations, or gore."

Ballard sees it as a cautionary tale, a warning against the 20th-century obsession with technology. "More people have died in car crashes this century than in the Holocaust," he said, asking why society tolerated "enormously high fatality figures". He said the book gave a warning to readers to drive more slowly. A copy, he recommended, should be given to anyone passing a driving test.



Film director David Cronenberg in London yesterday for a screening of *Crash*

Hindley complaint over press upheld

By RICHARD FORD, HOME CORRESPONDENT

A COMPLAINT by Myra Hindley about a newspaper report of an alleged friendship with Rosemary West has been upheld by the Press Complaints Commission.

The commission twice found in favour of the *Moors* murderer's complaint that the story in the *Daily Mail* was inaccurate. It said it had reached a landmark adjudication "reluctantly", because the report had been published in good faith and was based on confidential sources.

However, the commission said last night that it would consider reopening the case after studying new evidence supplied by the newspaper, said to support its original story that Hindley and West, who was associated of the Cromwell Street murders, had been seen holding hands in Durham Prison. The new

evidence was from West's son, Stephen.

It is understood that part of Hindley's complaint to the commission was that she could not have met West at the time because Hindley was in the hospital wing of Durham jail with her leg in plaster and West was held in another wing.

The article, published last November, appeared under the headline "Lund in hand with Hindley". A spokesman for the newspaper said that the case had been based on four "highly reputable but necessarily confidential sources".

Hindley's solicitor, Michael Fisher, said: "It is important that the press are pulled up about when they publish inaccurate stories about her." The adjudication is due to be published in January.

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From Downing Street to village green, pledges are given to pause and reflect on fallen warriors

Two minutes of silence speak for whole nation

By Russell Jenkins

CITIES, towns and villages across Britain are giving wholehearted support to the call for two minutes' silence on Monday to remember the nation's war dead. Many will herald the moment at 11am by firing maroon rockets and ringing church bells.

The Royal British Legion has been overwhelmed with promises of support for its appeal to mark the moment when the guns stopped at the end of the First World War at the eleventh hour of the eleventh day of the eleventh month.

Much of normal life will halt as schools, local authorities, businesses, shops, passengers and staff on buses, trains and aircraft remember the sacrifice of those who fell in two world wars and the 12,000 servicemen and women killed since 1945.

John Major said yesterday: "With many others, I shall be pausing for two minutes to remember and to resolve anew that the sacrifice of those who gave their lives shall not be in vain." Michael Portillo, the Defence Secretary, has



The Royal British Legion seeks to renew the widespread observance once given to Armistice Day and Remembrance Day, as in this London ceremony in 1950

instructed commanders stationed around the world to arrange for military bands to observe the silence.

Tony Blair has also supported the call to revive the traditional observance, which began in 1918 with the firing of maroon distress flares. Ian Townsend, the Legion's secretary-general, said the aim was to restore a tradition last formally practised in 1939.

"Many of the older generation speak with emotion of the ways in which, before the Second World War, the whole country came to a standstill at 11 o'clock, whatever day of the week. It seems to me that if we truly believe in the message of remembrance, then that is what we must aim for."

Staff and customers of Marks & Spencer, Sainsbury's and Asda will be among those

of the big stores who will be asked to observe the silence. Many of the biggest employers, including Guinness, Tarmac, PowerGen, Cadbury Schweppes, British Airways and Glaxo Wellcome have entered into the spirit of the revival. Among those who have failed to respond to the call are Safeway, Boots, John Lewis and Hanson. The Legion did not contact foreign-owned

groups such as Rover, owned by BMW, or the Japanese car group Nissan.

The Legion says that the response from local authorities has been so overwhelming that there has been a run on maroon rockets. In Dover, the castle guns will be fired and other authorities will be laying wreaths.

Head teachers have been told by Charles Lewis, the

Legion's controller of communications, that "it is the duty of all of us to bring it to the notice of the younger and future generations". The first of many schools to pledge support was Britain's largest comprehensive, the 1,860-pupil Kenton School in Newcastle upon Tyne. Doug McAvoy, the NUT general secretary, said: "Our children are the beneficiaries of the sacrifices

made by servicemen and women. I am very pleased that they wish to commemorate that sacrifice by their support for the two minutes' silence."

Mr Townsend said: "There has only been one year since 1945 when no British serviceman or woman has been killed. It is extremely gratifying that so many schools will be recognising the sacrifice of the more than 12,000 service

people, either killed or injured on active service and peace-keeping duties."

Professional footballers will interrupt their practice sessions. Manchester, Sunderland and Liverpool have each promised to observe the silence. The BBC will break into normal programmes on BBC1 with a silent montage of photographs and specially shot film. On Radio 2 a minute's silence will be followed by a recital of Laurence Binyon's poem *For the Fallen*. ITN and Sky will begin their 11am bulletins late.

The Legion which says that a poll organised by Teletext showed 94 per cent in favour of the campaign, are asking mobile telephone companies to urge customers to desist from making calls.

There will be a memorial service to mark the creation of the National Memorial Arboretum in 1993 acres of forest bordering the Trent and the Tame in Staffordshire.

Richard Morrison, page 21
Foreign flag, page 17
Hitler's bankers, Magazine, page 31

Veterans launch campaign to stop memorial vandals

By Daniel McGroarty

WAR veterans will use Remembrance weekend to drum up support for a new campaign to protect the nation's war memorials from vandals and thieves.

Scores of memorials have been desecrated or stolen in recent months and a former Royal Marine is leading the fight to preserve them. Ian Davidson, 61, and fellow volunteers have begun compiling a dossier of theft and vandalism that he describes as "a deplorable shame on our country".

His campaign began after learning that vandals had defaced and chiselled obelisks on the Heroes' Shrine in Aldershot, Hampshire. When he went to investigate he found the garden of remembrance neglected and overgrown.

"There are over 25,000 memorials from the First and Second World Wars alone, and most towns will have one, but we take so little care of them," he said. "This weekend will be our hour to remember for a couple of minutes, but the rest of the time we forget what these monuments represent for us and future generations."

Mr Davidson's group, the Friends of War Memorials, wants a national telephone

helpline so that the public can report damaged or neglected memorials. He is seeking support from MPs of all parties and is hoping to enlist the Prime Minister's help, as one of the latest attacks has been in his Huntingdon constituency. "Vandals bent the bayonet on the memorial, so where better to begin our clean-up?"

Monuments are increasingly prized by thieves who sell them as garden sculpture or melt them down for scrap. Last month thieves stole a 9in bronze statue of a First World War soldier from Stansfield, in Kent. They tied a saw rope around the statue's legs and used a van to pull it down. Police fear that the statue will be melted down for scrap.

The list of recent thefts includes a statue of a First World War soldier from a village in Dorset, a stone tablet from a village in Devon, and a stone tablet from a village in Devon. In two bronze angels from a village in Suffolk, but as in so many cases the monuments were not immediately reported missing.

Mr Davidson's group, the Friends of War Memorials, wants a national telephone



The Huntingdon statue after being repaired

The campaign is being supported by the Tory MPs Sir Donald Thompson and Lady Olga Maitland, and the comedian and writer Spike Milligan has agreed to be its patron. Mr Davidson said: "I am hoping to gather a committee of prominent people, from generals to MPs and all those interested in protecting our heritage, to realise what we are losing."

Countess Mountbatten of Burma said: "It is very sad to see that at least something is being done. If the public realised how much damage has been done I am sure they would give their full support and I know my late father would have been the first to work for their restoration."

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BY BILL FROST

The retired carpenter from Banstead, Surrey, faces three charges of murdering three unidentified Jews between November 1941 and March 1942 in Belarus, then occupied by German forces.

By CHRIS PONTIER

Dr Sentamu spoke for the first time about the excruciating moral dilemmas he faced as a magistrate posted to Gulu in northwestern Uganda, where Amin's men victimised local people, who were from the same tribe as Milton Obote, the previous President. Dr Sentamu knows that the



During his last nine months before leaving Uganda, he had felt constantly under threat from Amin, who had stationed an armoured personnel carrier outside his house to prevent him from trying to escape the country. Many of the cases that came

Dr Sentamu was a friend of Chief Justice Benedicto Kiwanuka, thought to have been assassinated at the dictator's order. His body was rumoured to have been cut up into pieces and thrown

His 91-year-old father, whom he left behind, came to Britain for his son's consecration. He still lives in his Bugandan home town of Massoll, near Kampala, where Dr Sentamu grew up as one of 13 children.



By A STAFF REPORTER

Dr Carey said a review of the college's history was a journey of faith: "No one can deny that ministry in this country is, in many respects, harder than it ever was ... Keeping the faith faithfully in word and deed will require the church to provide more resources," he said.

As Britain's biggest computer retailer, only Byte can offer you the chance to buy a new multimedia PC today with no deposit and not a single penny to pay until November 1997.

BY A STAFF REPORTER

The Prince, on a nine-day tour of Ukraine and central Asia, was also briefed on an ecological disaster which is decimating the Aral Sea, straddling Kazakhstan and neighbouring Uzbekistan, to the south. Up to 90 per cent of river water is diverted for irrigation before reaching the Aral Sea, which is drying up. Ships have been left stranded.

In the evening, President Nazarbayev hosted a banquet for the royal guest. A European menu of caviar and pheasant was preferred to traditional Kazakh delicacies, which include sheep's embryos.



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Clergy face toughest time ever, says Carey

THE TIMES

2

INSIDE SECTION
2
TODAY



EXECUTIVE VOICE
Preservation order on fossil fuels
PAGE 28

Monday
Tuesday
Wednesday
Thursday
Friday

WORKING WEEK
Frenetic pace of wearing two business hats
PAGE 29



SPORT
Hodde puts his trust in Adams to lead England
PAGES 46-52

THE HIDDEN ASSETS OF P&O
PAGE 29

BUSINESS EDITOR Lindsay Cook

SATURDAY NOVEMBER 9 1996

Hillsdown aims to regain pension cash tax



Sir John: long battle

HILLSDOWN HOLDINGS, the Typhoo Tea to Buxted Chicken food group, is taking legal action against the Inland Revenue to recover £7.4 million of tax paid in 1989 on money it received from the pension fund of a subsidiary.

The move is the latest stage in a long legal battle that has followed Hillsdown's takeover in 1983 of the Faststock Marketing Corporation.

When it bought the meat processing business, the pension fund assets were in line with liabilities. By 1988

the corporation fund surplus had risen to £18.4 million.

In spite of restrictions that prevented transfer of the surplus to the company, Hillsdown was able to sidestep the rules.

It persuaded the fund trustees to transfer the members of the scheme and the assets to its own pension scheme where there were no restrictions preventing money being transferred to the company.

As a result Hillsdown, which is headed by Sir John Nott, a former Defence Secretary, received £11.1 million and had to pay tax of £7.4 million.

When the transfer came to light two Faststock Marketing Corporation pensioners took their case to Julian Farrand, the Pensions Ombudsman.

He ruled that Hillsdown had breached its duty of good care in removing the money from the pension fund members.

Hillsdown appealed, but the Ombudsman's decision was upheld by a High Court ruling in July by Mr Justice Knox that Hillsdown was "unjustly enriched" by its actions.

As part of the process of repaying the pensioners of the Faststock Marketing Corporation the full £18.4 million.

Hillsdown is now seeking to recover £7.4 million of tax paid together with interest accrued since 1989.

It has repaid £11.1 million to the fund.

A spokesman for Hillsdown confirmed that a writ has been issued although not yet served against the Inland Revenue.

Hillsdown has a period of up to four months from the issue date of November 6 in which to serve the writ if the legal action is to proceed.

The Inland Revenue made no comment on the writ or any proposed response.

Ofgas bows to pressure and limits bill cuts

By CHRISTINE BUCKLEY, INDUSTRIAL CORRESPONDENT

GAS BILLS are set to fall by an average £7 next year after the regulator yielded to arguments from British Gas over competition costs and scaled down early plans for price cuts on supplies.

Initial pricing controls would have delivered a cut of 8% on household bills. The regulator has backed down both on a one-off hit across British Gas's range of tariffs, which would have delivered the 8% benefit in 1997, and on a running control on prices thereafter.

The climbdown on both the

one-off hit and the inflation-linked pricing formula comes after significant concessions from Clare Spottiswoode, Director-General of Gas Supply, on curbs for Transco, British Gas's pipelines division. Then, after complaints from institutional investors, she offered final price caps at the lower end of initial proposals and gave substantial ground on the valuation of Transco's assets, in spite of admitting that she felt uncomfortable about the revaluation.

In spite of the concessions, British Gas resisted the Transco proposals and forced a Monopolies and Mergers Commission inquiry into the curbs, which is under way.

Yesterday's fresh concessions to the company involves a modification of the RPI-X curb from -5 to -4, which is the current level of control exerted on British Gas's domestic tariffs. Although the new curbs, revised from initial plans set out in the summer, are still only proposals and British Gas has a month to respond to them, the company is expected to embrace the decision.

Philip Rogerson, deputy chairman of British Gas, said: "When the initial proposals were put forward in June we had a number of serious concerns."

"Although we still believe the proposals are tough, we expect to accept them, as long as they are unchanged, following the statutory consultation period."

A spokesman for Ofgas said the pricing modifications had been made to allow British Gas cash to implement the new competitive gas market,

which is being extended from the South West to other regions.

British Gas is steadily facing competition in the supply of household gas as areas of the country are opened up to rival companies. So far only 500,000 households in the South West can shop around for their gas, but early next year the opening up of the market will extend to other parts of the South and South East and will involve two million homes.

British Gas has complained that the speed of competition evolution has placed strain on its network. A new national billing system it has introduced over the past few months has caused havoc by sending out thousands of red reminders before bills and warning good-paying customers of disconnection.

Ms Spottiswoode said: "While British Gas still supplies most domestic customers with their gas, the new control will offer all customers a regulated tariff which will ensure their bills go down by an average of 4 per cent a year on top of the initial cut of £7. We have also given British Gas the freedom to bring in additional tariffs."

The pricing controls run for three years, after which it is not expected that domestic prices will be regulated because British Gas will then face full competition from rivals across the country and will therefore be under market pressure to offer competitive prices.

In addition to the price caps, British Gas will have to lift its minimum compensation payment from £10 to £11.



Shares headed in the wrong way for David Morris

CE 'up to 29% of Northern Electric'

By OUR INDUSTRIAL CORRESPONDENT

CE ELECTRIC, the American partnership behind a £766 million hostile bid for Northern Electric, yesterday claimed a 29.45 per cent stake in the company and called for Northern's board to admit defeat and recommend its offer.

However, Northern shares fell again, with the market wary of a possible reference of the bid to the Monopolies and Mergers Commission. They fell 18p to 605.5p, well below the 630p offer price, letting CE buy shares in the market.

Financial stability will be a big consideration in advice by Stephen Littlechild, the electricity regulator, to the Office of Fair Trading.

City doubts hang on CE's ability to convince him on this because of the junk rating of CalEnergy, the US group leading the bid.

David Morris, chairman of the UK utility, said: "Northern Electric is naturally disappointed that speculation concerning a possible reference to the MMC of CE Electric's offer has depressed Northern Electric's share price."

David Sokol, CE chairman, said: "The market has analysed Northern Electric's value and clearly concluded that in the absence of other offers, substantial downside exists."

Maxwell pension debts settled

THE final settlement in the five-year battle to reclaim the £400 million of assets removed from the Maxwell pension fund has taken place yesterday when £9 million of shares in Euris, a French investment trust, were handed back to the pensioners (Jason Nisse writes).

However, the main beneficiary of the deal is set to be the Government, which is able to cut back its liability to fund a guaranteed minimum pension to former employees of the late Robert Maxwell's empire.

Banque Nationale de Paris, the state-owned French bank, took the Euris shares as

collateral for a loan made shortly before Robert Maxwell's death in November 1991.

The shares were owned by the pension fund, but BNP said that it took them in good faith as they had been transferred to Headington Investments, a Maxwell company.

Lloyd's chief makes pledge to names

By KATH RODGERS

RON SANDLER, chief executive of Lloyd's of London, hit back after continuing complaints over the payment of insurance profits yesterday with a pledge to settle the "overwhelming majority" of cases by the end of the month.

Payment of the £570 million 1995 profit, the last reported year under the Lloyd's accounting system, has been held up by the market's £3.2 billion

rescue deal and US regulatory issues. Some of the 11,600 names entitled to payment have criticised Lloyd's over the payments, which are usually distributed mid-year. Mr Sandler insisted that most would receive their surplus within the timetable laid out in the Settlement Offer Document, which allows three months from when the offer went unconditional on September 4. He suggested that few of those who were anxious about payment un-

derstood the complexity of the process, and few "have read the documentation to the adequate level of detail".

Lloyd's is writing to members and agents this weekend to spell out its payment plans. It said 4,000 cheques have been sent out in the past week, these are likely to be in partial settlement. The problem has centred on the fact that a proportion of most names' profits come from US dollar accounts, which are subject to regula-

tory approval by the New York Insurance Department. Ernst & Young is auditing names' accounts and expects to finish in two weeks. At that point, according to Lloyd's, the NYID will release the funds.

Settlement of sterling accounts has already begun. However, some payments will be further delayed by separate problems in the insurance market, such as the collapse of two Personal Stop Loss underwriters.

WEEKEND MONEY

33 Anne Ashworth on the minister and the savers

31 The Pensions Ombudsman v The News at Ten

36 Telecom stocks. Where next after the BT deal?

38 Guide to long-term care for the elderly

40 Should you guarantee your children's debts?

Financier used daughter's name

By ROBERT MILLER

THE senior executive of a corporate finance firm who applied for shares in a placing in the name of his daughter has been fined £17,500 by a City watchdog.

should underwrite part of the shortfall and agreed to do so in respect of £400,000 with the chairman of the client company (IFM) underwriting the balance through a family trust.

The Serious Fraud Office was called in to investigate after International Food Machinery (IFM), which came to the stock market in 1992 with a price tag of £7 million, failed.

The Securities and Futures Authority, the watchdog for brokers and futures dealers, announced yesterday that John Searson, the senior executive officer of Brook Corporate Finance (BCF), based in Birmingham, was also required to pay costs of £4,300 and he had resigned from the regulator's register of directors. In March 1994, BCF was appointed as broker and financial adviser to a share placing.

Mr Searson then forwarded applications for shares in his daughter's name and in the name of the chairman's family trust. As agent for IFM, Mr Searson instructed the registrar not to cash the cheques accompanying the two applications without specific instructions to do so. As a result, the placing remained open.

The SFA said: "The failure to comply with the terms of the prospectus gave the misleading impression that the placing had succeeded in meeting the minimum subscription and that all shares had been paid in full."

By July 6, 1994 BCF had obtained commitments for the placing of £300,000 of shares, £700,000 less than the amount required to meet the minimum placing. Mr Searson responded to a suggestion that BCF

Mr Searson, who remains registered as a representative of BCF, admitted to the watchdog that he "failed to observe the high standards of integrity and fair dealing" required under City rules.

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Time to preserve the family silver — and fossil fuels

As Reggie Perrin's blimpish brother-in-law, Jimmy, might have put it, "Tricky chap, Time". For once, he'd have been right. The concept of time gives me trouble. The future has always seemed distant and impenetrable, but as I grow older the past, if anything, becomes closer. I think that is because the past is more and more crowded with memories and is waymarked territory. In contrast the future is unmarked and unimaginable. Three hundred years ago Wren was building St Paul's Cathedral — instantly recognisable as part of the fabric of the lives of those who work in the City. We can visualise London during Wren's reconstruction easily enough: can anybody imagine what sort of a world St Paul's will occupy in 300 years' time?

Why does this asymmetry between the past and the future matter? I believe we in the developed world are wilfully neglecting the interests of our descendants, like the spoils of rich families in the 18th century blowing away

their inheritance in an evening's gambling at the Hellfire Club.

Economists have always recognised that there is a problem about our view of the future — Pigou called it "man's defective telescopic faculty" — and introduced discounted cashflow analysis to reflect both uncertainty and the expectation that money can grow yearly. But the rate of return we expect on our money has risen. Where are the Forsyte family's 3 per cent Consols now? Trading at a heavy discount. Moreover, the pace of technical, industrial and social change has been so rapid that the future, both conceptually and economically, seems more uncertain.

So today's "quick win" is valued much more highly than the greater potential benefit of tomorrow. And like other businessmen I am bound to conform to the practice of the day and look for a fast "pay-back" so as to optimise my company's investment decisions and maximise shareholder value.

But as a citizen — of the nation and of the world — I am convinced

that current trends are unsustainable. Without resurrecting the unduly doom-laden Club of Rome predictions of the 1970s that resources were rapidly running out, and making full allowance for man's adaptability, it seems to me clear that the rate of growth in the developed world's economic activity — and the choices which it continues to make — are spendthrift in terms of man's long-term occupancy of this planet.

Energy is a prime example. In Europe we actually throw away more than 90 per cent of the potential energy in our fossil fuel, and the North Americans are even more wasteful.

What are we and the other developed nations really doing to the world and its future occupants? Until the 19th century, man had barely scratched the surface — literally — of the coal, gas and oil reserves laid down over hundreds of millions of years. Since then there has been a remorseless upward progression of primary energy consumption from an annual 50

EXECUTIVE VOICE



Mark Baker

million tonnes of coal equivalent in 1800, to more than 12 billion tonnes today. The fuel we now burn every year took two million years to form. New hydrocarbon reserves continue to be discovered and there are still many decades of resources left. But these reserves are finite and precious, and what might better be used at the end of the next century for making recyclable plastics, pharmaceuticals, and perhaps oth-

er as yet-uninvented materials, is currently going up in smoke — or, worse, in carbon dioxide and other pollutants.

For even if the fossil fuel resources were there, what will be the climatic consequences of such a huge increase in greenhouse gas emissions? Any comfort taken in weatherman Bill Giles's plan for olive groves in the Midlands must be weighed against the prospect of terminal famine across vast tracts of land in the world's near desert regions.

As governments look beyond the Rio commitment to hold global carbon dioxide emissions in check and contemplate the need to cut them back, the spectre of a clean energy deficit in the next century looms large. You would expect me, as Chairman of Magnox Electric, a nuclear generator, to say that safe nuclear energy — which contributes neither to climate change or acid rain — is the answer. Indeed, I believe that nuclear power must and will make a vital contribution to sustainable world energy in the

next century. Other clean technologies will also help, but they too are only part of the answer. Renewable energy is another part, and restraint by the world's "haves" is overdue.

The developing world is watching our consumption of resources with understandable envy and is bound to emulate it. More than half the world has no domestic electricity supply. If every inhabitant of China switched on one extra light bulb (I am writing this in an office where six are on in the middle of the day) they would create a demand requiring the immediate construction of broadly another 60 gigawatts of generating plant — probably coal-fired and the equivalent of 30 Diddo A power stations.

In fact energy consumption in China (which already accounts for a quarter of the world's coal burn) is forecast to increase 85 per cent over the next 25 years. And they are on course. The Chinese economy has grown at 10 per cent per annum for the past ten years. Their industry would have grown faster but for

electricity shortages. Even with such growth rates, per capita consumption in the developing world will lag well behind the Western world's. But given the size of the populations involved, the growth in global consumption will be huge. Small wonder that the more pessimistic economists snort when people talk about "sustainable development". A fundamental principle of sustainable development is equity — sharing resources not just between different regions of the globe, but between different generations. Are we prepared to level down?

Meanwhile, the FT-SE 100 continues to flirt with the 4,000 mark. The rich world gets richer, and we in business must continue to pursue profit and growth. How are we to step back from the gaming table and re-establish, on a global scale, the good old-fashioned principle of preserving our family silver — not to mention our fossil fuels?

Mark Baker is Chairman of Magnox Electric.

Jump in Unilever shares takes City by surprise

By PAUL DURMAN

UNILEVER, the food and detergents group, was the strongest performing share in the FT-SE 100 yesterday, leaping more than 5 per cent in value.

The shares rose 7½p to close at £13.46p, adding £1.4 billion to Unilever's stock market value. Although the company released better than expected third-quarter results, analysts were at a loss to explain the sudden strength of the shares.

Richard Newbould, of Lehman Brothers, said: "I just have people phoning up and saying what the hell is going on?" He said that Goldman Sachs, the American investment bank, had been very keen on Unilever and suggested that American investors might have sustained the shares' early momentum.

Unilever's operating profits, at £918 million, were broadly in line with forecasts, but the

£32 million exceptional charge was lower than expected. The charge was largely down to restructuring at Diversey, the recently acquired industrial cleaning business.

Pre-tax profits for the quarter rose 5 per cent to £820 million, on sales 7 per cent ahead at £8.7 billion. This lifted the nine-month profits total to £1.95 billion, a 2 per cent improvement on last year.

Unilever's European sales fell slightly, hit by the poor summer that cut an estimated £50 million from the profits of selling Magnum, Comeno and other ice-creams.

However, European profits moved to £502 million (£489 million) because of better results from frozen foods, with the company concentrating more on higher-margin meals. Costs in the detergents business also fell.

North American sales were strongly ahead at £1.8 billion,

with 7 per cent of the growth from existing businesses, particularly margarine and detergents. However, profits remained static at £173 million because of heavy spending on marketing. This included advertising for 5th Avenue, a new Elizabeth Arden perfume.

Unilever's strongest performance came from Asia and the Pacific, part of the emerging markets that are expected to represent half the group's sales before 2010. Quarterly sales from Asia and the Pacific increased 19 per cent to £1.26 billion, while profits climbed 23 per cent to £108 million. Unilever said that the strongest growth came in China, India, Indonesia and the Philippines. It also did well in Latin America.

Unilever will pay an interim dividend of 10.29p a share, up 46 per cent, on December 30.

Tempus, page 30



Michael Hodges plans to launch a CD-ROM version of *The Rocky Horror Picture Show*

Hodges on-line to net £1m

By FRASER NELSON

MICHAEL HODGES, the former computer programmer who is now chairman of On-Line, will become a paper millionaire next month when his company floats on the Alternative Investment Market.

Mr Hodges, 34, will share a £256 million stake in the company with Clement Chambers, 33, now On-Line's sales manager. The two founded the company six years ago. It now markets ten games, three of which are accessed via the Internet. In the nine months to September 30, On-Line made a pre-tax profit of

£44,600 on sales of £211,000. Next year the company will launch a CD-ROM version of *The Rocky Horror Picture Show*, the cult film. This is being run as a joint venture with Richard O'Brien, who wrote the script to the film and now runs his own software company. On-Line has raised £1.2 million from coming to the market, £48,000 of which will be spent on marketing and the rest on developing new games. Grant Thornton is putting 1.2 million of On-Line's shares to open offer at 100p each. They will start trading on December 5.

Regalian makes £17m cash call

REGALIAN PROPERTIES is to raise £17 million through a rights issue to finance developments in the buoyant London residential property market. The group, which is known for its conversion of redundant office blocks into upmarket apartments, is offering one new share for every two held, at 30p. The existing shares fell by 2p, to 35p.

Regalian also reported a recovery in interim profits, to £1.62 million, from £400,000, for the half-year to September 30. Earnings per share rose to 1.39p, from 0.38p, and the company is returning to the dividend list with an interim payment of 0.4p a share. Net assets per share rose to 42.24p, from 41.25p. The sales value of the property portfolio at the half-year was put at more than £200 million. Properties valued at £120 million were marketed during the first six months, and pre-sales of £75 million were achieved. David Goldstone, chairman, said that demand for residential property in London has been boosted by interest from the Far East. Regalian has opened sales offices in Hong Kong and Singapore. At present, about 40 per cent of property sales are to overseas buyers.

Tempus, page 30

Roxboro warning

SHARES of Roxboro plummeted for the second time in two months when the specialist electronics group gave warning of continuing trading problems. Having opened at 232½p, the shares dived to 125p after the company said there was "no immediate prospect of a meaningful recovery in demand levels" at its Dialight Electronics Product Group, which accounts for about a third of sales. More than £106 million has been wiped off the company's value since September 17, its market capitalisation is now about £69 million.

Tempus, page 30

Senior sale hits snag

SHARES of Senior Engineering dropped 7p to 114½p yesterday after the company said it had hit problems with the sale of its underperforming thermal engineering arm. Senior stood to gain up to £28.2 million from selling the division to Thermal Engineering Corporation. Completion was scheduled for October 31. It was delayed after Senior said the division's profits would be £1 million below forecasts. In the six months to June 30, it made an operating loss of £237,000. The two companies have given themselves until December 20 to agree a new deal.

US rail bid increased

AMERICA'S big rail takeover battle intensified yesterday when Norfolk Southern Corp lifted its hostile bid for Conrail Inc by 10 per cent to about \$10 billion, further widening the gap from the \$8.5 billion rival friendly offer by CSX Corp. Conrail, a collection of once-backpack freight lines in the North East, is being wooed at a time when rail lines are combining in search of efficiencies as well as market dominance. A merger with either CSX or Norfolk Southern would create America's third-largest freight line.

Fruit of the Loom hours

FRUIT OF THE LOOM, the US clothing company, is extending its three-day working week for its 3,000 employees on both sides of the Irish border to March 1997. The company, which is the biggest US employer in the Republic, introduced the shortened week in June after sales of its leisurewear slumped in Europe. Fruit of the Loom has two plants in Derry and five in Donegal. A company spokesman blamed the continuation of the short-time work on softness in the European consumer products markets.

Dresdner in funds revamp

By ROBERT MILLER

DRESDNER, the German banking group that owns Kleinwort Benson, has announced plans to create a new global asset management arm with more than £50 billion of client funds.

The company will bring together the diverse international fund management interests of Dresdner. The group will consist of the £14.7 billion at Kleinwort Benson Investment Management, including its unit and investment trusts, the £18 billion looked after by Thornton, and the £26 billion under management of RCM Capital Management, an independent US fund manager.

RCM, of San Francisco, was acquired by Dresdner earlier this year. It will be the lead company in the new organisation, which will have 900 employees worldwide.

Bootle is asked to be 'wise man'

By ALASDAIR MURRAY

KENNETH CLARKE, the Chancellor, is inviting Roger Bootle to replace Patrick Minford — the unconventional professor of economics at Liverpool University — on the Treasury's Panel of Independent Economic Advisers.

Professor Minford, whose term expires at the end of the year, has increasingly made forecasts at odds with other members of the panel of "wise people". In the panel's Budget advice last week, he called for £4 billion in tax cuts and a 22p basic rate of tax and opposed further interest rate rises. The rest of the panel called for some fiscal tightening and rate rises to dampen consumer spending.

Mr Bootle, chief economist of HSBC, has called for tax increases in the Budget and opposed the recent rate rise.

FOURIST RATES

	Bank	Bank
	Days	Sells
Australia \$	2.45	2.45
Austria Sch	16.51	17.01
Belgium Fr	54.35	49.55
Canada C\$	2.58	2.58
Denmark Kr	0.782	0.737
Finland Mk	10.14	9.34
France Fr	6.67	7.48
Germany DM	8.81	8.18
Greece Dr	2.84	2.43
Hong Kong \$	9.02	9.02
Iceland Kr	13.36	12.36
Ireland Ir	115	85
Italy Lit	1.25	1.25
Japan Yen	8.05	4.98
South Korea W	2670	2485
Spain Ptas	189.00	189.00
Sweden Kr	6.67	6.52
Switzerland Fr	2.93	2.73
Taiwan NT\$	2.47	2.55
Thailand Ba	11.00	10.50
UK £	253.00	244.50
USA \$	4.50	7.50
Yen	218.00	202.00
Yen	11.54	10.74
Yen	2.23	2.05
Yen	100.00	100.00
Yen	1.745	1.616

Rates for small denomination bank notes as supplied by Barclays Bank. Other rates apply to travellers' cheques. Rates as at close of trading yesterday.

THE SUNDAY TIMES

Who is Britain's most overpaid executive...?

Exclusive survey of top people's pay — Business, The Sunday Times tomorrow

UNILEVER N.V.

DIVIDEND ON DUTCH CERTIFICATES OF FL 1,000, FL 100, FL 20 and FL 4 FOR ORDINARY CAPITAL ISSUED BY N.V. NEDERLANDSCH ADMINISTRATIE-EN TRUSTKANTOOR

Interim dividend payments of FL 2.23 per FL 4 ordinary capital in respect of the year 1996 will be made on or after 20th December 1996 against surrender of Coupon No. 18. Coupons may be encashed through one of the paying agents in the Netherlands or through Midland Securities Services ("Midland") at the address below; in the latter case they must be listed on the special form, obtainable from the Bank, which contains a declaration that the certificates do not belong to a Netherlands resident.

DUTCH DIVIDEND TAX relief is given by certain Tax Conventions concluded by the Netherlands. A resident of a convention country will, generally, be liable to Dutch dividend tax at only 15% provided the appropriate Dutch exemption form is submitted. No form is required from UK residents holding "K" certificates if the dividends are claimed from Midland within six months from the above date. If the certificates are owned by a UK resident and are effectively connected with a business carried on through a permanent establishment in the Netherlands, Dutch dividend tax at 25% will be deducted and will be allowed as credit against Dutch tax payable on the profits of the establishment. Dutch dividend tax on this dividend is FL 0.5575 at 25% and FL 0.3345 at 15%. The proceeds from the encashment of coupons through a paying agent in the Netherlands will be credited to a convertible florins account with a bank or broker in the Netherlands.

UK INCOME TAX at the reduced rate of 5% on the gross amount will be deducted from payments made to UK residents instead of at the lower rate of 20%. This represents a provisional allowance of credit at the rate of 15% for the Dutch dividend tax already withheld. No UK income tax will be deducted from payments to non-UK residents who submit an Inland Revenue Affidavit of non-residence in the UK.

A statement of the procedure for claiming relief from Dutch dividend tax and for the encashment of coupons, including names of paying agents and convention countries, can be obtained from Midland at the address below.

N.V. NEDERLANDSCH ADMINISTRATIE-EN TRUSTKANTOOR
London Transfer Office, Midland Securities Services, Client Delivery, Midland Bank PLC, Marine House, Papsy Street, London EC3N 4DA.
8th November 1996.

A WORKING WEEK FOR: NICK LESLAU

New-style hotelier seeks room to manoeuvre

Jason Nissé meets an energetic millionaire who finds that wearing two business hats is starting to become a little too much to handle

Monday
Tuesday
Wednesday
Thursday
Friday

THE busier Nick Leslau seems to be, the smaller his office becomes. When he was merely chief executive of Burford, the fast-growing property group, he worked out of a large, airy comfortable room with a sofa for invited guests and, in estate agents' terminology, a well-appointed roof terrace giving good views over the West End of London.

Now he is, according to Barclays de Zoete Wedd, the stockbroker, the only chief executive of two publicly quoted companies — thanks to last year's flotation of Trocadero, the Burford subsidiary that owns the site in central London — as well as non-executive of Grantchester, which is now being spun off from Burford.

On top of that he is becoming a hotelier. Burford has bought the Sanderson Building just off Oxford Street and an office block above the post office at St Martin-in-the-Fields that it is turning into trendy, room-only hotels along the lines of a model that has proved a success in New York.

Accordingly, his office has shrunk to half the size of his old one. However, Leslau hopes to build a conservatory on the balcony outside to give himself some more room — provided Camden council agrees that he needs it.

The new office is casual and welcoming, a fair reflection of Leslau, who rarely wears a tie and closes his door only if the person to whom he is talking wants confidentiality. The room boasts a large desk seemingly made out of corrugated iron and designed by Leslau's American wife, Maxine, who is a sculptress.

Personal touches abound, including a painting of the Beatles by Paul McCartney's brother, Mike, a rugby ball signed by the English double grand slam team, and a collection of Noddy meteorobilia (Trocadero owns the marketing rights to Enid Blyton).

"This is all my stuff," Leslau is at pains to point out. "The company did not pay a penny for this. I have a company car, but it's a ten-year-old BMW which is only worth about £3,000. Nigel (Wray, Burford's chairman) does not even have a company car. I'm interested in making serious money, but I'm not turned on by gadgets. You won't find any corporate trills."

Leslau has indeed made serious money. Having dropped out of a course in French, German and economics at Warwick University, he took a degree in property management and was just 22 when he joined Burford, which was then an offshoot of an overseas commodities financing company.

The group moved into property and struck gold with a deal to buy Piccadilly Plaza in central London. In 1986, when

Leslau was only 27, the company floated through a reverse takeover of Nigel Wray's company Chartsearch. Leslau netted £4 million from the deal. The combined value of Burford and its subsidiaries now approaches £1 billion. Leslau this week cashed in share options, netting a tidy £5 million profit, and still holds Burford shares worth more than £11 million.

Many people, having been handed a fortune in their mid-20s, might be tempted to live a life of leisure. However, this was never Leslau's route. He says that he is still motivated by money in spite of not spending a fraction of his wealth or earnings and being nagged by his wife to replace his frayed suits and shirts.

"All entrepreneurs are insecure," Leslau admits. "Someone is always more wealthy than you, and that always drives you to want more. For instance, I'm not nearly as wealthy as Nigel."

Wray, a high-flying financier, did not know Leslau when they became partners a decade ago. But since then they have become firm friends and work a fine double act. Leslau playing the sleeves-rolled-up trader and Wray the cerebral businessman.

Their paths had crossed well before they became partners. When Leslau was 17 he ran a grocery shop in Belsize Park, north London, called the Late Late Store, at which Wray shopped.

"I knew him, but he didn't remember me," Leslau recalls with a smile. Recently the tables were turned when, at a City presentation, Leslau was approached by a merchant banker from SBC Warburg. "You might not remember me," the banker said. "But I worked with you for three months at the Late Late Store."

Colleagues describe Leslau as a perpetual motion machine, oozing energy and ideas. During a trip to Japan last year for talks with Sega, a tenant at the Trocadero, Leslau was regularly the last man in the bar in the small hours of the morning and the first up for breakfast.

However, Leslau rejects any suggestion that he is a workaholic. "My average day starts at 7.30am or 7.45am, but I am almost always home to put the kids to bed, which means I get back no later than 7pm. I try not to work at weekends, and if there is anything to do I try and take it home with me. I don't want to be one of those fathers who wakes up one day to find their children are teenagers."

Leslau has no great hobbies, and says he relaxes by wrestling with his boys, who are four-and-a-half and eight. He tends to spend the weekends at his home in Hampstead and the family enjoys walking on Hampstead Heath and socialising with friends. "I'm not into racing cars or football although I go to the occasional rugby match." The recent purchase of Saracens by Nigel Wray has rather decided which team he follows.

At the office, Leslau says the greatest



Nick Leslau, chief executive of two publicly quoted companies, has found that as his working pace increases, his working space diminishes

problem is finding time to be with people. He likes to sit down with those he works with over a cup of coffee and discuss what they are doing rather than read memos or talk over the phone.

He tries to avoid business lunches because he thinks they take up too much time. "The best part of the day is early in the morning because once the phone starts ringing it becomes a question of how you prioritise your time."

Leslau finds that the best way is working with a small group of people one to one. The total staff of Burford now stands at 30, of whom eight are surveyors, including Leslau.

He says that he does not want this to grow any larger because there are diminishing returns to scale from a large office. "I'd rather have good people well paid." He also hates office politics, which he rages against as a distraction to the job in hand, which is making money.

Because of the level of work, Leslau does not get out of the office as much as he would like. For instance, Burford recently bought a shopping centre in Glasgow, but

Leslau did not go to see it until it was almost certain that it could be bought at the price Burford wanted to pay.

The company is plagued by surveyors offering it properties to buy, but most get short shrift. "I've learnt to be fairly ruthless with introductions. I have a limited time to consider things and unless I trust the source I tend to pass on the deal. Someone I always listen to is Franco Sidoli at Frank Warwick [the chartered surveyor]. He's as much a part of Burford as anyone. When he brings something I listen."

Since the launch of Sega World, the

interactive theme park in the middle of the Trocadero, Leslau's life has become even more busy. He and his team have worked hard to turn the Trocadero from a white elephant that people pass through on their way from Soho to Piccadilly Circus into a viable leisure and shopping complex.

The launch in September of Sega World, which is run and operated by the giant Japanese computer games company, was dogged by equipment failure and massive queues for the best attractions.

And although Leslau has no direct

input in the running of Sega World, Trocadero's shares have suffered from the bad publicity and he has been caught up in the process of improving the attraction.

This has convinced him that wearing two hats is starting to become a little too much to handle. "It is reasonable to say that I cannot be the chief executive of the Troc for that much longer," he admits. "We have to bring in someone who is dedicated to the Troc, someone perhaps with some leisure experience."

No doubt when he sheds his second job, Leslau will be able to expand the size of his office.

P&O luxury cruise ship is a veritable treasure island

Passengers can wallow in a floating art collection, says Joanna Pitman

Those of us who do not make a habit of spending our hard-earned holidays on luxury cruise liners may not be aware that the best liners these days cannot describe themselves as "luxury" unless they have an art collection to rival the Tate Gallery hanging on their cabin walls.

The provision of fine — and seaworthy — floating collections is now big business, and P&O has been kitting out its liners with some of the best of British works.

P&O's first *Oriana*, which set sail in 1960, was equipped with some fine commissioned works, including paintings by John Piper, Ceri Richards and Graham Sutherland. But the *Oriana* that today floats serenely on the high seas has developed her art heritage several stages further. With the help of Tom Tempest-Radford International Art Consultants, P&O

has assembled a collection of paintings, prints, sculpture, ceramics, furniture and friezes expected to grow in status and value over the course of the ship's life.

Tempest-Radford had quite a task in beautifying the ship with works of art: 914 cabins and state rooms as well as 12 public rooms, many of them odd shapes, had to be artfully hung with attractive and appropriate works.

It was required to meet three conditions in its choices. First, they had to flatter the cabins and public spaces where they were to hang — a cruise ship is not the place for disturbing or harrowing images. Secondly, they had to bridge the gap between those passengers

with a knowledge of fine art and others with none, but who would nevertheless have their own tastes. And finally, the collection had to be astutely judged to bring some future improvement in value.

Some 122 artists and 2,982 works are represented in the collection, and in many cases the consultancy has chosen the works of British artists whose reputations were just beginning to grow. It also recommended that P&O commission new works from 40 of the artists.

The *Oriana* art collection is solidly framed in cherry and gold-leaved oak that will resist wear and acquire a patina with age. Backings are also specially made to

protect the art from damp sea air. There is a wide range of size and media. In the public rooms there are large works such as Rose Wornock's oil — 16.9 metres in length — for the Peninsular Restaurant, and Alice Kettle's embroidered panels in the Curzon Room. At the risk of alienating the ladies, P&O has made cricket a strong theme on board. A mural by Janet Shearer shows a Test match at Lord's, while David Hockney has produced portraits of Ian Botham, the former England captain, and Brian Lara, the West Indian batsman. Women passengers will, however, be delighted by the bronze *Football* work by Sarah Janson.

As well as the contemporary work, passengers may also notice pictures from a collection normally housed in P&O's London headquarters — 19th-century watercolours and prints of early P&O destinations. Until the 1950s (when stabilisers were fitted and shipping companies began to think of their liners as great hotels) there were only ever two pictures available for viewing on board a luxury cruiser. These were always greyish photographs showing front and back views of an amply covered middle-aged man with a moustache. The pictures were simply framed and screwed to the bulkhead. The Board of Trade required them to be there because they showed passengers how to get into their lifejackets.

Art at sea can only get better. It won't be long before the Turner Prize is judged in the middle of the Pacific.



Fine works framed in cherry and gold-leaved oak are hung in suites on the *Oriana*

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STOCK MARKET

MICHAEL CLARK

Kleinwort Benson gets ready for bear market

KLEINWORT BENSON, one of the City's biggest securities houses, is batten down the hatches in readiness for a major bear market.

The firm has already moved out of equities and up to the maximum permitted levels of cash before share prices in the US, Japan and Europe come under the hammer.

Albert Edwards, global equity strategist at Kleinwort Benson, said: "We are maximum bearish. We are advising clients to take extreme care over the next few months in equities."

He says the cracks are starting to appear in Japan and continental European markets as the dollar starts to lose ground in the wake of President Clinton's victory at the polls earlier this week. But it will be Wall Street where the worst falls are likely to be seen and that will naturally have serious consequences for investors in London.

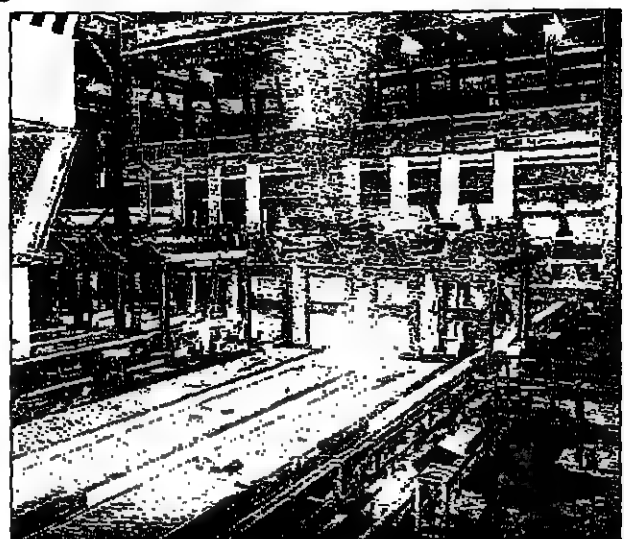
There were few signs of the storm to come in London yesterday where the FT-SE 100 index ended another difficult week on a firm note supported by a recovery in gilts. But this week's call by the Bank of England for another rise in interest rates to curb inflationary pressures hangs over the market like a cloud.

Further evidence that inflationary pressures are building up was provided by the latest Industrial Trends Survey from the CBI. As a result, early gains were more than halved as the index finished 10.4 points up to 3,910.8. It succeeded in reducing its losses on the week to 37.7. A total of 768 million shares changed hands.

Fading hopes of a counter-bid left Northern Electric 18p cheaper at 605.5p. That compared with the all-cash offer of 630p a share being offered by CE Electric, the US power generator. CE has now raised its holding in Northern to 29.4 per cent of the issued share capital with further purchases in the market. Brokers say that Northern faces an uphill fight to preserve its independence.

Meanwhile, institutional investors have been voting with their feet and switching into other companies in the sector.

East Midlands firms 1p to 503.5p, still waiting to see the terms from the other American bidder. Dominion Resources, Dominion said that it would not be paying much above 608p a share. The



British Steel firmed 4p to 171p ahead of half-year figures

speculators do not rule out the possibility of another bidder emerging. Elsewhere in the sector, there were gains for Northern Ireland Electricity, 20p to 357p, National Grid, 3 1/2p to 182 1/2p and ScottishPower, 2 1/2p to 321 1/2p.

Unilever responded to better than expected third-quarter figures with a rise of 7 1/2p to £13.46. Pre-tax profits

Politicians are not known for putting their money where their mouths are, but that is not so with Lord Owen, the former Foreign Secretary. He has just paid 6.5p for a further million shares in Middlesex Holdings where he has been chairman for the past year. It doubles his stake to two million shares worth £12,000.

There were 5 per cent ahead at £826 million.

Some bullish comments from Robert Fleming, the broker, enabled British Biotech to claw back much of the fall in the share price that followed an update on testing of Marimastat, its cancer treatment, earlier this week.

Fleming now rates the shares a "strong buy" and says that the City has misinterpreted the findings of the report issued at a conference

months of the year virtually wiped out. HSBC James Capel, the broker, was said to be behind the support for British Steel.

Also reporting next week is Allied Domecq, up 8 1/2p to 484.5p. Brokers are bracing for a sharp downturn in profits, but hopes are high that it may signal a demerger of the group into two separate divisions, spirits and retailing.

After the shock of its referral to the Monopolies and Merg-

ers Commission, Airtours went on a damage limitation exercise in the City and the shares put on 18 1/2p at 670p.

The market had to contend with several more profit warnings. Reliance Security Holdings plummeted 60p to 120p wiping £14 million from the group's stock market value of £41 million. The decline in the share price has cost Brian Kingham, the chairman, who continues to hold 73 per cent of the shares, £10 million. The group blamed a slowdown in growth in the contract security market.

But the biggest fall on the day was reserved for Roxboro Group, down 79 1/2p to 123p after it issued its second profits warning in a few months.

After warning about second-half prospects in July, the group now says it is unlikely to match its revised estimates. It follows a further deterioration in demand at Dialight, its subsidiary.

Chelsea Village rose 9p to 105 1/2p as City speculators pondered what the late Matthew Harding's trustees would do with his 25 per cent stake. The rise also coincided with the Premier Division side paying £4.5 million for Gianfranco Zola, of Italy.

A cash call by Regalian Property left the shares 2p cheaper at 35p. The group is raising almost £17 million by way of a rights issue on the basis of one-for-two at 30p. It wants the money to buy residential properties in central London.

□ GILT-EDGED: The market regained some of its poise with the help of the CBI survey that brokers said was not as bullish as first feared.

At one stage, prices at the longer end of the market were about £1 higher but closed below their best of the day as a big seller of German bunds turned the market easier.

In the futures pit, the December series of the Long Gilt touched £109 1/2 before closing £113 1/2 higher at £103 1/2 as the number of contracts traded reached 81,000.

In longs, Treasury 8 per cent 2015 was £7 1/2 better at £100 1/2, while in shorts, Treasury 8 per cent 2000 firmed 5 1/2 to £102 1/2.

□ NEW YORK: Wall Street stocks were lower in early trading as a post-election rally powered out. At midday, the Dow Jones industrial average was down 8.95 points to 6,197.09.

FTSE 100: Previous open interest: 1,122. Previous open interest: 1,122. Three Month Sterling: 1,122. Three Month Euro: 1,122. Three Month Euro DM: 1,122. Long Gilt: 1,122. Japanese Govt Bond: 1,122. German Govt Bond: 1,122. Three Month ECU: 1,122. Swiss Franc: 1,122. Italian Govt Bond: 1,122. Prime Bank Bills (Dixie): 1,122. Sterling Money Rates: 1,122. Local Authority Depos: 1,122. Building Society CDs: 1,122. Bullfinch CDs: 1,122. Nat. Par. 12m: 1,122. Nat. Par. 18m: 1,122. Nat. Par. 24m: 1,122. Nat. Par. 36m: 1,122. Nat. Par. 48m: 1,122. Nat. Par. 60m: 1,122. Nat. Par. 72m: 1,122. Nat. Par. 84m: 1,122. Nat. Par. 96m: 1,122. Nat. Par. 108m: 1,122. Nat. Par. 120m: 1,122. Nat. Par. 132m: 1,122. Nat. Par. 144m: 1,122. Nat. Par. 156m: 1,122. Nat. Par. 168m: 1,122. Nat. Par. 180m: 1,122. Nat. Par. 192m: 1,122. Nat. Par. 204m: 1,122. Nat. Par. 216m: 1,122. Nat. Par. 228m: 1,122. Nat. Par. 240m: 1,122. Nat. Par. 252m: 1,122. Nat. Par. 264m: 1,122. Nat. Par. 276m: 1,122. Nat. 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THE PERSONAL FINANCE NEWSPAPER OF THE YEAR

Row on pension rights

Caroline Merrell looks into a wrangle between ITN and fund members over their benefits

ITN has launched a High Court challenge to the Pensions Ombudsman over a ruling granting one of its employees guaranteed rises in his pension. If ITN loses, the case could cost it thousands of pounds as about 300 pensioners, including some of the founders of ITN, are disputing the company's decision to cut pensions.

The angry pensioners have been in dispute with the television news company for more than two years over their rights to pension increases.

While the row has been going on some of former ITN employees have died, including Ivor Mills, the newscaster, and Alan Davies, the cameraman most famous for his filming of the Vietnam War.

The pensioners claimed they had been led to believe that their pensions would rise 4 per cent a year. ITN is disputing that the scheme rules dictated that this was the case. The pension cuts followed a period during which ITN stopped contributions, claiming the scheme was overfunded.

An actuary with the scheme admitted to pensioners that this could have saved the company about £8 million.

ITN refused to comment on this figure. However, last year ITN's profits were boosted from £9 million to £15 million, helping to value the company at £202.5 million. The Daily Mail said: "General Trust bought a 20 per cent stake in ITN for about £20 million in April based on this valuation. The Pensions Ombudsman, who is currently Julian Farrand, has had decisions legally challenged about 20 times — and some have been successful. Last year the office decided to investigate 1,000 complaints, about a quarter of those that were lodged with the office. About a third of those investigated were found in favour of the complainant."

The group of pensioners, headed by Peter Ward, ITN's former chief engineer, and Peter Cole, former deputy managing editor, first took their case to the Occupational Pensions Advisory Service, which referred them to the Pensions Ombudsman. "From the beginning, we have tried not to make this an acrimonious dispute, but we do feel that we have been promised something that ITN subsequently failed to deliver. We are now trying to get the aggrieved pensioners to complain to the ombudsman," Mr Cole said.

Mr Cole is on a pension of about £25,000 a year, but believes many will be on pensions that are much lower than that. Mr Ward said: "The 300 ITN pensioners were increased when ITN reneged on the promised pension increases after taking a contribution holiday. The trustees have been able to finance their long legal battle against pen-



sioners from pension scheme funds, including briefing an eminent QC, but the pensioners cannot afford to fight their case in the High Court.

"Now ITN and the pension fund trustees are even asking the High Court to order the pensioners to pay the cost of the company's and the trustees' appeal against the ombudsman's findings. I have rarely heard of anything so reprehensible," he said.

The ombudsman found partially in favour of the pensioners, by saying that the 4 per cent guaranteed rises would be applied only to the benefits that accrued before the October 19, 1979.

The judgment said: "The past trustees and the company were guilty of maladministration causing injustice in the form of disappointment and distress in misleading the

complainant by indicating that all pensions in payment would be increased by 4 per cent per annum." ITN disputes even this and is taking the case to the High Court in spite of its failure to get the ombudsman's decision overturned on appeal. It is refusing to comment on the case.

The case echoes one concerning Plessey, the electronics company, which is currently waiting for a hearing in the

High Court. In this case, hundreds of pensioners are trying to get their private medical care rights reinstated. They were withdrawn after the company was taken over by GEC in 1989. Among those campaigning for reinstatement is Lady Clark, wife of Sir John Clark, Plessey's former chairman, who suffered a stroke last year. The replacement scheme offered was not enough to cover his treatment.

All those named on the account must agree for money to be withdrawn. Comparable products could include Tax Exempt Special Savings Accounts (Tessas), although an account opened now would mature after the end of the century. Rates on some Tessas will move up with interest rates, and interest is tax-free.

Saving towards new era

With the end of the century looming, financial services companies are taking the opportunity to offer products that mature in the millennium (Caroline Merrell writes).

Among them is the Bristol & West Building Society. As well as giving savers a lump sum to start the next century with, its Millennium Bond exploits the new move towards family values, as it allows up to four people to save together, be they friends or family. The interest rate on the bond for the entire term is 22 per cent gross, which amounts to 7.33 per cent a year — this rate is fixed for the term of the bond.

Savers take the risk that the prevailing interest rate will rise above this which means they could lose out. Many believe that interest rates are set to go up further after last week's 0.25 per cent rise and the Bank of England's call for higher rates.

If money is withdrawn from the bond early, then the interest on the sum is lost.

The bond has a minimum investment of £1,000, which can be topped up at any time during the life of the bond, provided the society has enough funds available.

All those named on the account must agree for money to be withdrawn. Comparable products could include Tax Exempt Special Savings Accounts (Tessas), although an account opened now would mature after the end of the century. Rates on some Tessas will move up with interest rates, and interest is tax-free.

Weekend Money is edited by Anne Ashworth

Fixed rates are set to move

Borrowers who want fixed-rate loans should move fast before more lenders copy the Cheltenham & Gloucester and the Northern Rock in pushing rates up in response to last week's base-rate rise, mortgage advisers said this week.

C&G, now the mortgage arm of Lloyds Bank, has withdrawn its range of fixed-rate loans and replaced them with others costing between 0.3 and 0.5 percentage points more. Northern Rock has also withdrawn its rates, replacing them with loans which are up to 0.4 per cent higher.

Other lenders are certain to follow suit either before Christmas or in the new year.

C&G now has a two-year fixed-rate of 6.99 per cent, up from 6.59 per cent, and a five-

year fixed-rate of 8.29 per cent, up from 7.99 per cent. But both are still good deals, advisers believe, because they carry an early redemption penalty or lock-in after the end of the fixed-rate term. A cheaper two-year fixed-rate of 5.49 per cent and a five-year fix of 7.59 per cent carry a penalty of six months' gross interest levied on borrowers who do not stay with the C&G for five years on the two-year fix and six years on the five-year fix.

So far, these two societies are the only leading lenders to have raised its fixed rates. Other lenders are likely to announce similar rises when they have used up their existing tranches of fixed-rate funds. Last week's rate rise means they will have to pay a higher price on money mar-

kets for fixed rates, which they will hand on to their customers. But they are unlikely to scrap existing offers before the money runs out, as they have done in the past after a base-rate rise. The money markets had allowed for the 0.25 per cent rise and priced funds accordingly.

Delays in processing mortgage applications, exposed in Weekend Money, could also mean that borrowers miss out on some of the benefit of the fixed rate if the deal has a set end date. Mr Buntton says: "You need to watch for deals with a set fixed period. It is better to take a loan where the fixed rate starts from the completion date."

But Patrick Buntton of London & Country, the independent mortgage adviser, says borrowers should understand what they are getting into. He says: "Deals to avoid include those where there is a two-year fixed-rate and you are actually locked in for five or six years. You are locking yourself into the lender's variable rate after the end of the fixed-rate term."

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So far, only the Birmingham Midshires has increased its variable rate from 6.99 per cent to 7.24 per cent. Others fear of choking off the struggling housing market recovery. But further base-rate rises will force them to move. This and the political uncertainty of a general election make a fixed-rate loan tempting.

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SARA MCCONNELL

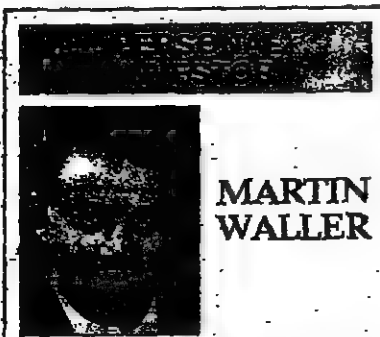
Keeping Northern lights on

I have some relatives who run a farm on one of the less bleak North Wales mountains. When their local electricity company, Manweb, was bid for last year, we City sophisticates started looking at prospective dividend yields and all the rest. My relatives were interested too, but they wanted to know whether their lights would stay on.

There is an astonishing and entrenched local loyalty to the old C&GB boards and their successors, the regional electricity companies or RECs, especially in rural areas, because in times of bad weather they keep the home warm, the lights burning and farmers' stock alive. When the powerlines are down, it is the man from the local board in his distinctive van who makes the difficult trek through snow-choked roads and into the mountains. This is something urban dwellers who can hardly remember the last time the power went out may find hard to understand.

There are only five of the original 12 RECs in England and Wales still independent. Of the seven taken over, four went to American companies no one had ever heard of before. Over the past fortnight two of the survivors have attracted takeover attention from yet more unknown Americans. Northern is fighting a £759 million offer from CalEnergy of Nebraska, a state hitherto known to many Britons only as the title of a rather depressing Bruce Springsteen album. East Midlands is being eyed up by something called Dominion Resources of Virginia.

Early last year Northern was fighting another unwanted bid, from Trafalgar



MARTIN WALLER

House, the engineer. In most takeovers, the interests of the company's customers and of its shareholders are quite different. The latter decide whether to take the bait, the former make out as they can. But at a special meeting called to allow Trafalgar's bid to go ahead, small shareholders voted three to one to oppose it, saying overwhelmingly they would rather not have Trafalgar's £11 for some shares they had paid 240p for.

Northern has 104,000 private shareholders with 22 per cent of the company, nearly all local and reliant on it for electricity. After the Trafalgar bid was abandoned, the company turned out to be rather less well off than had been thought, and was bought by a Norwegian concern for just three quarters the price offered for Northern. Many people wondered, with the benefit of hindsight, how long the lights would have burnt on Tyneside had Trafalgar succeeded.

Much of CalEnergy's £900 million debt is of the "junk bond" variety, less

safe than proper bank borrowings and used to build power stations around the world. The debt is non-recourse, which means it does not come back to haunt the company in Nebraska. CalEnergy assures us that Northern under its ownership will be "ring-fenced", operated as a financially independent entity. There is still concern that, if times are hard in Nebraska, money will make its way there from Northern, at the expense of investment on the wires on Tyneside.

There is a groundswell of opinion that says the Northern bid, and any for East Midlands that emerges, should be referred by the Government to the Monopolies and Mergers Commission. This would put the situation on hold for a few months at least, and prevent immediate political embarrassment. The Americans might even lose interest. Those private shareholders will be equally supportive of their local company this time. City institutions, naturally, who do not rely on Northern for their electricity, supported Trafalgar and will likewise accept a CalEnergy bid. But the matter might be settled by Ian Laing, the President of the Board of Trade, who has the final decision on an MMC reference. CalEnergy has already bought 30 per cent of Northern in the stock market. This could turn out to be an expensive mistake, because the Northern share price now suggests that the bid will be referred. In which case the shares would plunge further — and those small shareholders who are also customers would raise a cheer.

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What a difference a day makes

Jane Beer, pictured, a Times reader from Hove, will be deprived of her £1,000-worth of free shares in the Alliance & Leicester flotation because she unwittingly allowed her account to fall below the crucial £100 on October 14.

To the dismay of many like Miss Beer, this all-important qualifying date was announced retrospectively. Although the society had emphasised that accounts needed to be replenished 56 days before the special general meeting to approve the society's conversion plans, this date was also a well kept secret.

Miss Beer, an English teacher, opened her account in September 1995 on her return from working abroad. The balance had never fallen below £100 until that day.

She said: "On the morning of October 11, I had £347.36 in the account and at midday I withdrew my rent, leaving a balance of £87.36, just £12.64 short of the amount required. On calling the Alliance & Leicester hotline to



check whether I was still eligible for shares, since I did have funds well over £100 up to and on October 14, I was told that unfortunately I was not eligible since I required £100 at midnight on that date and that it was like the lottery and unfortunately I

had lost out." As a result of the society's decision to make October 14 the qualifying date, Miss Beer now stands to receive only the statutory cash bonus of 11 per cent of her balance — £9.61. The A&L said: "We are sorry to disap-

point a member but we have made it clear since we announced our conversion in February that savers needed to keep their accounts at the £100 level to qualify for free shares. We were not permitted to announce the October 14 date in advance."

Anne Ashworth, Sara McConnell and Caroline Merrell continue the campaign for fairer deals over society flotations

Societies shamed

There is increasing pressure to force building societies to recognise the rights of their disabled savers who stand to lose out in the New Year's lucrative building society flotations. In the latest move in the increasingly acrimonious dispute, Angela Knight, Economic Secretary to the Treasury, the minister responsible for building societies, this week attacked the industry for "hiding behind the law".

In a scandal first revealed by The Times, vulnerable handicapped people whose financial affairs are handled by relations or carers will not receive bonuses because they are the second named holder of a building society account. Building society rules permit cash or share windfalls to be given only to the first named.

Further complications arise when carers or relations have their own accounts with the same society. The proposed bonuses from the Halifax and the Alliance & Leicester are member based. As each member only has the right to one vote, he or she only has the right to one bonus. Carers therefore have to choose whether to take the bonus on their own accounts or those of their charges.

Mrs Knight called on societ-

ies to use the power in the existing Act to make sure that underlying beneficiaries were not disadvantaged in cash and share distributions. Meanwhile, Tom Clarke, Labour Party spokesman for the disabled, this week demanded action from ministers to outlaw potential discrimination against disabled people excluded from building society bonus payouts.

In Parliamentary questions to the Chancellor of the Exchequer and to Peter Lilley, Secretary of State for Social Security, Mr Clarke asked what would be done to make sure disabled people were not disadvantaged.

He also sought assurances that disabled building society savers would be protected under the Disability Discrimination Act, which becomes law next month. Alistair Burt, Minister for Social Security and Disabled People has already suggested in a letter to Mr Clarke that some building society payout schemes could fall foul of the forthcoming

Act. The call for action was given added urgency after the Alliance & Leicester's announcement last week that members would be asked to vote to approve the society's conversion to a bank on December 10. The A&L says it has no plans to change the structure of its proposed bonus scheme to allow disabled people to receive payouts expected to average £1,000.

Members of the Halifax will be asked to approve their society's conversion at a special meeting in February. This would not have arisen in the Cheltenham & Gloucester payout where bonuses were based on the number of accounts.

Disabled people cannot risk changing accounts carrying the names of hostel or hospital staff who have moved on, because this would break their continuity of membership.

Tom Clarke says: "This is a very worrying situation. Disabled people who have invested their savings over a

number of years in good faith could lose out through no fault of their own. I am disappointed that both the A&L and the Halifax appear to be ready to ignore the interests of many of their disabled customers. With the timetable for the flotations now being set, the need to find a solution is becoming ever more urgent."

Building societies deny they are discriminating against disabled people. The A&L says that the first named member rule excludes other groups, including children, from bonuses. Trustees, carers or other first named members have a duty to pass on any bonuses to the disabled member, the society says. It also claims that there is nothing to stop a disabled person being the first named on the account with the carer as second named, although it conceded that savers would have to ask specifically for this arrangement.

But it is up to building societies themselves to decide how to structure bonuses. Under the Building Societies Act, which governs the conversion process, the only payment societies have to make is the statutory cash bonus to savers with no vote. If they pay bonuses, these must be paid to the first named on the account.

Flexible loans point way for mortgages

LEGAL & GENERAL has brought out a simple, flexible mortgage that could become the blueprint for home loans in the future — and might do so, if building societies stop behaving like kamikaze pilots in their battle for new business and stand still long enough to watch what the opposition is doing.

The loan is a straightforward, variable-rate mortgage with the rate set at a competitive 6.549%, and a guarantee that it will never be more than 1.5 points above bank base rate. The loan is set up on an interest-only basis, and any of the usual savings vehicles such as endowments, Peps or pensions, may be used to pay it off.

So far, no different, though it is pleasing to see that the loan has absolutely no strings in the way of requirements to take Legal & General's own insurance policies or Peps, nor any early-redemption penalties. However, what makes the loan different is the flexibility offered over repayments of capital. Borrowers can pay off lump sums at any time without penalty, or pay extra amounts each month at any time (subject to a minimum of £50). As immediate adjustments will be made to the interest owing on the reduced debt, further, the extra amounts repaid in this way can be placed into an "available reserve" which can then be borrowed back by the homebuyer at any time, for any purpose.

The cost of this later borrowing will be the same as the rest of the

mortgage. The only limitation is that the loan must remain as a minimum £20,000, otherwise there would be minor complications.

Such a scheme has two clear advantages. Many mortgage advisers say they are unsure at the outset how they will be able to manage with the new property.

But a year or two later, once things have settled down, they may well realise they could, indeed, afford higher rates, and thus shorten the overall term. Earlier "accelerated repayment" schemes have required a commitment from the borrower from the start, and consequently have not attracted many takers.

The second advantage, while not unique, shows up once again how repayments are adjusted immediately rather than at the end of the lender's financial year.

And finally, for those who want to move ahead for some planned future means. Article written by Diana Wright. Reproduced from THE SUNDAY TIMES, 22 OCTOBER 1995. © TIMES NEWSPAPERS LIMITED. The mortgage rate has been adjusted from 6.99% since first publication.

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Free-shares row deepens



Patrick Mountain has set up an action group to try to get the society to change its mind

The Alliance & Leicester Building Society has decided to give the majority of its members 250 shares, regardless of the amount they have saved, in the interests of equality or, perhaps, expediency — the A&L will be the first to the market. Other members, including "carpetbaggers" who opened an account after the end of last year, will benefit from a cash payout.

The decision has antagonised a small but vociferous collection of members who have large amounts saved with the society. One, Patrick Mountain, a retired former A&L agent, has set up an action group to try to get the society to change its mind about the share distribution.

He feels he was misled about his savings at the beginning of the year, just after the announcement of the proposed conversion. Mr Mountain has close to £150,000 invested with the society. At the beginning of this year, he was told categorically that he could jeopardise his bonus by switching funds. At this time, the society also reduced its interest rates. Mr Mountain said: "I wanted to transfer the money to a high income bond which paid a higher rate of interest. I have lost thousands because of what the Alliance & Leicester has done." He said he has had dozens of calls from other aggrieved members of the society.

They are unhappy about the cash bonus, which is to be distributed to those who joined the society after December 31, 1995, or those who failed to top their accounts up to £100 on October 14. The cash bonus is expected to be about 11 per cent of the qualifying balance.

The A&L said: "We acknowledge that some of our members may wish we had chosen a different route, but to do so would have disadvantaged the majority of members."

Patrick Mountain can be contacted on (01458) 274391.



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SCOTTISH WIDOWS

Knight proves a champion of the people

Everybody needs somebody sometime. Savers whose interests are often forgotten are no exception. They have now found an ally in Angela Knight MP, the Economic Secretary to the Treasury. Although responsible for building societies, Mrs Knight seems determined not to be conciliatory to her bumptious charges.

This week she has shown herself admirably unwilling to bend to demands from societies that would have put savers at a disadvantage.

For example, she has decided not to tighten up the "two-year rule" which is designed to prevent those investors of less than two years' standing from receiving a conversion or merger cash bonus. Some societies are anxious to see this easy-to-breach rule made unassailable to prevent speculators from storming their doors in the hope of a swift profit.

The pragmatic Mrs Knight, however, is obviously of the view that opening an account in the hope of a windfall is hardly a crime. This means that those societies becoming banks can continue to offer shares to newcomers in place of cash.

She has also rejected another customer-unfriendly ordinance put forward by a number of societies. The amended Building Societies Bill proposes to make every new account a share account, with voting rights. With a vote comes the valuable entitlement to a bonus. Some societies had asked for powers to replace share accounts with non-voting deposit accounts if they were besieged by carpetbaggers.



COMMENT
ANNE ASHWORTH
Personal Finance
Editor

Mrs Knight believes that societies already have enough ways to protect themselves from the opportunist hordes, without disenfranchising investors. Building societies may deplore the publication of takeover and conversion rumours and the ensuing inflow of funds. But their own behaviour ensures that these reports will continue. Every society now becoming a bank or the subsidiary of a bank has previously hand on heart pledged its commitment to mutuality. As a result, denials carry little conviction.

For one group of vulnerable savers, Mrs Knight has already proved a much-needed champion. Through a technicality, thousands of disabled people are being excluded from next year's flotations (see page 32). The minister has accused the societies of "hiding behind the law". They should now emerge from behind this defence and use the law to find ways to give these most deserving of customers their rightful due. Or risk the displeasure of the Economic Secretary.

Ray of hope

NANCY MITTFORD believed that "abroad was unutterably bloody and all foreigners fiends".

Today's holidaymaker is as likely to encounter rogues before he takes his seat on the Gatwick Express. They will have been lurking at his travel agency, offering him a discount on his trip, provided that he bought an expensive and inadequate travel insurance policy. Amid the chat on July sunshine hours in the Algarve, there was, of course, no mention that the cut price deal was funded by the 40 per cent commission earned by the tour operator from the insurer.

Finally, however, these cosy arrangements are to be investigated by the Monopolies and Mergers Commission. The body's aim should be to ensure that consumers are sold suitable holiday cover, obliging agents and operators to make explicit the policy's exclusion clauses and disclose any commission they have pocketed.

Tourists should also be reassured that the courts are demanding higher standards from credit card companies, another business that prospers greatly from the travel trade. Card companies have always denied that their customers enjoyed the protection of the Consumer Credit Act when they ventured overseas. Now, however, the Court of Appeal has ruled that a couple who were the victims of a foreign timeshare failure can sue for compensation (see page 35).

People pay a high price for the privilege of carrying a credit card. They are entitled to all the safeguards of the law, wherever they sign a voucher.

Call for less tax on family values



The way we were: before married couples were penalised by a succession of Chancellors

Christian Action Research & Education (Care) has launched a campaign to try to increase tax breaks for married couples. It believes that the Government should back its commitment to family values by making it more financially advantageous for couples to marry and remain married. The campaign is being spearheaded by Michael Alison, the Conservative MP for Selby. Mr Alison and Care want Kenneth Clarke, the Chancellor, to increase the married couples' allowance substantially from its current level of £1,790 in the Budget.

Mr Alison said: "If he does not increase it sufficiently, then I may introduce an early day motion after the Budget, but before the committee stage of the Finance Bill, to try to get it increased." Such an early day motion could have good chance of success, because all parties

are anxious to show their commitment to the concept of family values. A report commissioned by Care found that tax for married couples, as a percentage of income, had risen 250 per cent, whereas tax for single people had only increased 23 per cent over the past 30 years. The report — *The Taxation of Married Couples* — was written by Leonard Beighton and Don Draper, both tax consultants.

It also found that since 1990, the value of tax allowances has been reduced by £9 for married couples where one person was earning a wage, and the value of tax allowances has been increased by £152 for a single person. The report also pointed out that couples with children made up 46 per cent of the bottom 10 per cent income group.

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Equitable Life	BAA
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Wesleyan Assurance	AAB

Two Cs and a B or below

Britannia Life	CCC
Legal & General	CBC
NPI	BCC
Royal Insurance	CCC
Sun Alliance	CCC

Based on £40 per month personal pension or £226 plan taken out six months before 50th birthday.

Source KPMG

Reprinted from Money Marketing, 23 May 1996

VALUE FOR MONEY

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The Office of Fair Trading recently recommended a method by which financial plans, such as personal pensions, can be rated. That system of rating was used by consultants KPMG to assess the charges of various companies' personal pension plans and the results as Published in Money Marketing May 1996.

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The same Office of Fair Trading rating system was applied by KPMG to the past performance of different companies' with-profits plans. Again The Equitable scored highly with an A+AA rating.

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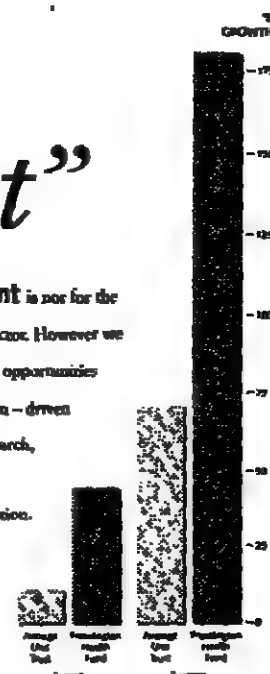
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Adam Jones on the increasing interest in traded endowments

Teps aim to be tops in the used market

Investors looking for endowment policies on the second-hand market are set to have two new alternatives to buying through a market-maker or at auction.

Barclays Global Investors is launching a new offshore fund investing in traded endowment policies (Teps), buying policies issued by a range of life insurers. Kleinwort Benson is also planning another UK-based fund which could try to undercut its rival through cheaper management charges.

The investment houses are keen to capitalise on the increased interest in Teps, fuelled in part by speculation about mergers, takeovers and demutualisation in the insurance industry.

These industry changes, such as Norwich Union's proposed move to plc status, can be a catalyst for windfall payments — a handy boost for the performance of funds which hold eligible policies (but perhaps also a distraction from the underlying performance of the life office's investment managers, which is far more important).

Kleinwort Benson was the first to set up a Tep investment trust in 1992. The share price of the Kleinwort Endowment Policy Trust has risen from 100p to about 162p, narrowly underperforming the FT-SE All-Share index since its inception. This represents a premium of about 8.6 per cent to net asset value. The trust is due to be wound up in 2003.

Kleinwort's Second Endowment Policy Trust, launched in 1993, attracted more private investors than its predecessor. It has performed better, too, with the share price rising from 100p to about 141p, appreciably better than the FT-SE All-Share. Again, it is trading at a premium — about 10.3 per cent. The trust is due to be wound up in 2006.

A third fund is still at the planning stage with its new investment trust. It may be set up as an extension to the second fund, saving on initial costs. It is likely to run for about 12 years.

Stephen Westwood, a director of the two existing trusts, said: "We're looking to launch towards the end of this year." Mr Westwood says it would



Shareout: Phil Collins had no trouble with second-hand funds in the hit film *Buster*

not be specifically targeting life offices likely to convert — the strategy of the investment trust set up by Scottish Value Management (dubbed *Loot*, for *Life Offices Opportunities Trust*).

He says the Tep market offers real assets for long-term growth, with the opportunity of buying them at a discount. Investors are also attracted by the smoothing techniques employed by with-profit fund managers, which even out the effect of good and bad years to provide a steadier performance.

The rival, Jersey-based fund being launched by Barclays Global Investors, the new name for the asset manage-

ment arm of Barclays, which previously went under the BZW banner, will be wound up in 2009. All the assets will be shared out through five special capital payments during the last five years of the trust's life. The aim is to minimise capital gains tax.

Shares will be sold on a partly paid basis, with investors paying half initially and half nine months later. The reason for these split payments is that it takes time to build up a suitable portfolio.

The aim is to raise £20 million and the projected starting yield based on this figure is likely to be a little more than 11 per cent, after annual management costs, which will run at

1.3 per cent. There will also be additional charges of 2 per cent at the start.

The first BZW Tep trust was launched in 1993. It had a 12-year lifespan and is designed to pay out between 2001 and 2005. Since launch, the share price has risen from 100p to about 142p, better than the FT-SE All-Share.

Like the Kleinwort funds, it is trading at a premium. But these favourable ratings signal a possible problem for existing Tep fund investors. With two new issues, demand for the existing trusts may be hit.

As a result, it may be a good time to sell, says Graham Hooper of Chase de Vere.

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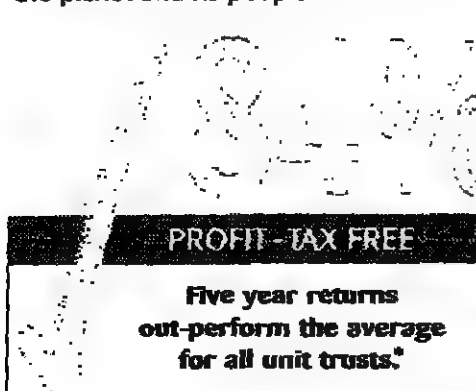


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Battle on pensions front

On the eve of Remembrance Sunday, a campaign to help many former servicemen and women to get better pensions is gathering momentum.

Next month the Select Committee on Social Security will hear representations from expatriate groups of pensioners in Australia, Canada and South Africa about their frozen state pensions.

Nearly half a million pensioners round the world in 137 different countries have state pension benefits which are frozen at the level paid on the first date of payment, or when the individual took up residence. However, a further 325,000 pensioners living in 37 other countries enjoy state pensions which are increased in the same way as pensions

for UK residents. Those campaigning on behalf of the pensioners point out that this inequitable system creates unnecessary hardship.

They highlight the case of an RAF mobile radio operator, who took part in the liberation of France, Belgium and Holland. His UK pension, accrued over 50 years, would now be worth 55 per cent more had he not moved in Canada in 1987.

Another case of hardship is a couple in their seventies living in Canada who helped to build Lancaster bombers during the Second World War — they live on British pensions frozen at £59 per week since 1987.

The British Expatriate Pensioners (BBPs) group disputes

the British Government's claim that it cannot afford to pay uprated pensions. The Government's figures show that uprating the pensions would cost only around £235 million, which compares with a total social security bill of £30 billion. The campaigners say: "BBPs by definition are saving the Government the cost of healthcare and social costs related to the elderly. The healthcare costs alone of senior citizens are estimated to be three and half times the average citizen's health costs."

"It is estimated that BBPs' absence from the system saves the NHS well in excess of £350 million. If BBPs all returned to the UK, it could cost the Government £600 million."

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Take a gamble on the pound

Moving that the pound does not go as far as it used to overseas — in spite of recent sterling strength — is a ritual for many after an expensive holiday. Few realise that within this annual inconvenience lie investment opportunities. True, trying to anticipate currency movements is risky even for hardened currency speculators.

But that does not stop the mind playing the investment equivalent of Fantasy Football. What if a dollar bank account had been opened in 1939, leaving me perfectly placed to clean up on its subsequent tripling in value against the pound?

Maurice Jay, a London reader of *The Times*, first visited Switzerland in the early 1950s. He has since witnessed one of sterling's biggest exchange rate slides: from 12 Swiss francs to the pound on his maiden trip to just two last week, a 600 per cent fall. Mr Jay wonders whether it

would make sense to open a Swiss franc account now. Apart from repeating the warning that past performance does not guarantee future rewards, it is worth looking at the ways UK residents can open foreign currency accounts.

You do not have to approach a foreign bank to open an account in another currency; UK banks will do the job. You can choose an interest-bearing option. Chequebooks, overdrafts and even loans are available in the chosen currency, too, although borrowing is very dangerous as you are raising your vulnerability to exchange rate changes through gearing (betting with money you don't have).

NatWest, for instance, is paying a top fixed rate of 5.125 per cent on 12-month dollar deposits of \$100,000 or more. The rates for marks vary from 0.125 to 2.5 per cent, reflecting the lower interest rates in Germany. Unlike sterling current accounts, you are

likely to pay charges every time you make a deposit or withdrawal.

Investors can also get exposure through offshore cash deposit funds. Rothschild Asset Management, for instance, has a big operation based in Guernsey, managing the equivalent of £700 million of non-sterling currency under the Five Arrows brand.

In its basic deposit fund, customers have the option of holding one of 18 currencies, soon to be expanded to 21. The currency of your choice is then invested in bank deposits with a triple-A credit rating. Interest can be paid out or reinvested for greater capital growth and potential tax-deferral advantages. An annual 0.5 per cent management fee is deducted before interest is calculated.

Those unfamiliar with offshore investment must note that these funds will not be regulated by the Financial Services Act 1986 or the Investors

Compensation Scheme, the basic risk cannot be overstated. One final innovation open to people holding life assurance and critical illness policies is worth mentioning. If you go through an offshore-based insurer, it is possible to pay your premium in sterling but nominate the sum assured in another currency. Scottish Amicable European, the insurer's Dublin arm, runs such a scheme.

But Clive Scott-Hopkins, of Towry Law, the financial adviser, gave warning that if exchange rates move unfavourably, you or your relatives may end up with much less than you thought. If you had taken out the life assurance policy to cover a known inheritance tax bill of £100,000, for instance, it could pay out much less, leaving a shortfall. He emphasised that currency speculation is not for the average person: "You can get it so wrong."

ADAM JONES

Sara McConnell on paying by card abroad after a court ruling on timeshare

How credit rights travel

This week, the Court of Appeal ruled that Trevor and Elizabeth Jarrett, a couple who had been victims of a Portuguese timeshare failure, could seek compensation in the UK courts from Barclaycard and Royal Bank of Scotland, which had lent them the money to buy the timeshare.

So where does the court ruling leave you when you buy goods abroad on credit? We give the answers.

Q What happens in the UK if there are problems?

A If you pay for goods or services on credit, either by credit card or with a credit agreement, you are covered by the Consumer Credit Act 1974. Under this, credit providers are jointly liable with suppliers to compensate you if things go wrong and, for any reason, you do not get what you paid for. You can claim for goods broken in transit or goods that were misrepresented to you, for example. In practice, if a supplier collapses, you will be way down the list of creditors. Paying by credit card is an important safeguard against financial loss.

Q Then how much am I allowed to claim?

A You can claim sums from £100 to £30,000.

Q What is different about using credit cards abroad? Can I not claim as in the UK?

A It depends who you talk to. The Director-General of Fair Trading thinks you should be able to. However, the banks have long argued that they have no liability for overseas transactions. The Consumer Credit Act is

ambiguous on the point. Last year banks voluntarily agreed with the Office of Fair Trading that they would meet claims dating from after May 15, 1995. As part of this agreement, you can claim between £100 and £15,000, but you can only claim the credit element of a transaction. So, if you pay a deposit with your card and pay the rest by cheque, you can claim back only the amount of the deposit.

The agreement is to be reviewed at the end of next month, but the Department of Trade and Industry says it has no plan to change the law.

Q So is this why the Jarretts had to sue Barclaycard and Royal Bank?

A Yes. Both banks argue that they have no liability for overseas transactions before May 1995. As the Jarretts bought their timeshare in 1990, they will have to fight for compensation. However, the Court of Appeal case was more complicated than that, with implications for thousands of timeshare victims.

Q In what way was it more complicated?

A Royal Bank tried to argue that timeshare purchases were "agency agreements, not credit agreements". This would have meant that, under the Brussels convention, the claim would have had to be dealt with in the courts of the host country, in this case Portugal. Apart from the difficulties of language and using a different legal system, claiming against a collapsed Portuguese timeshare developer would almost certainly have achieved nothing. Royal Bank's argument was initially accepted by the lower



Exotic locations offer fun and fun, but your rights against credit providers are in doubt

courts in the UK, which decided that they had no jurisdiction, but the appeal court overturned that decision.

Q So, will thousands of people who have lost money in timeshares be compensated?

A Possibly. The Jarretts' solicitors think that this will be so. However, unless victims' transactions took place after May 1995, they will have to fight credit providers in the UK courts.

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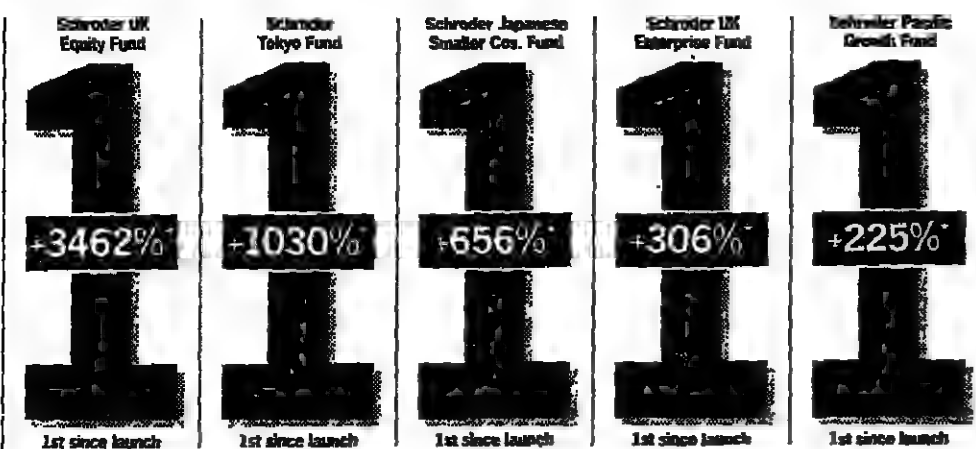
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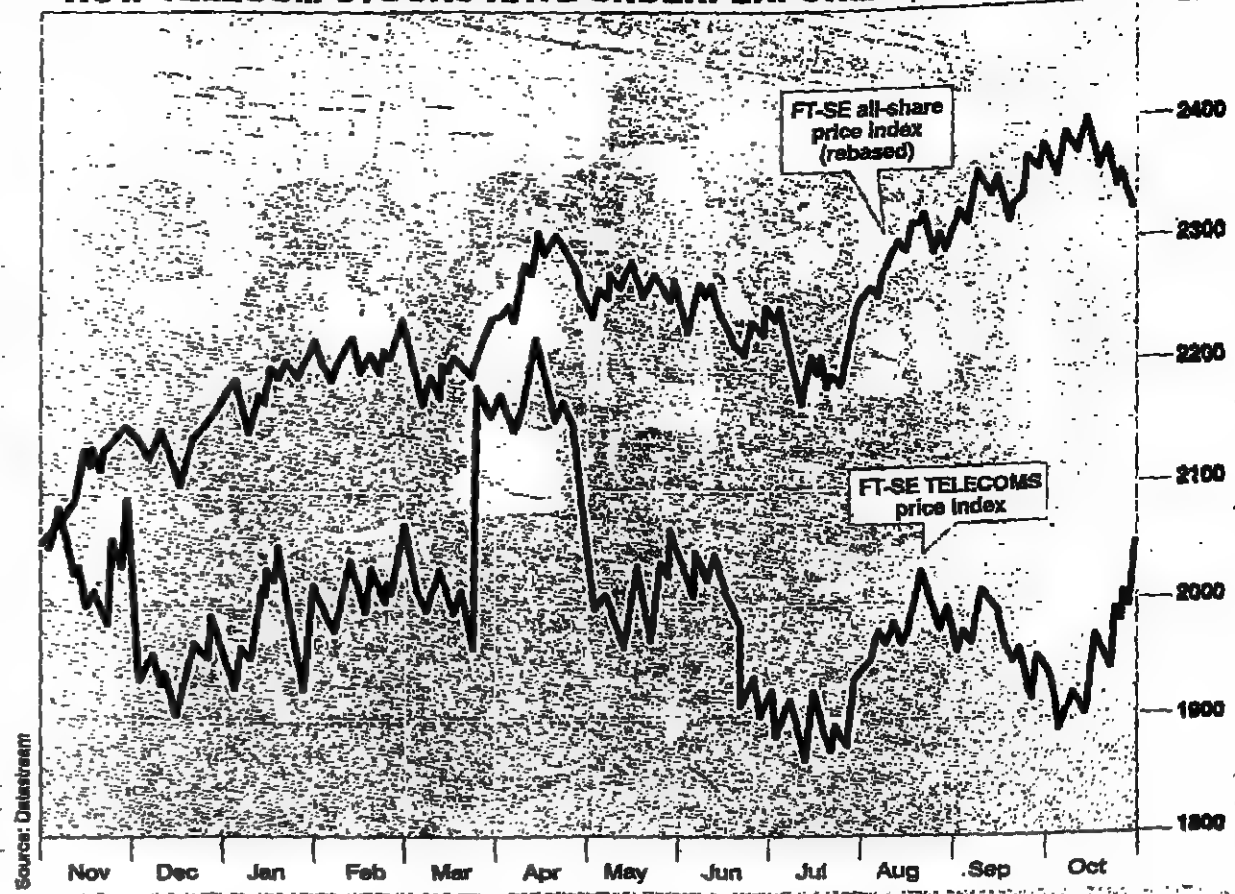
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HOW TELECOM STOCKS HAVE UNDERPERFORMED THE MARKET



Matthew Wall on the repercussions of the merger with MCI

Sector ringing over BT

British Telecom's proposed £13 billion merger with MCI, the US telecoms group, has set the whole sector alight this week.

BT investors are in for a £2.3 billion windfall dividend next year, worth 35p a share, if the deal goes through and analysts have been upgrading their share price forecasts as a result. The combined company, Concert, would become the fourth-largest telecoms company in the world by sales.

Regulatory uncertainty surrounds the BT/MCI deal, however. AT&T is complaining to both US and UK regulators that the deal would give an unfair advantage to BT, arguing that the UK market is still not as open to competition as the US market, despite more than a decade of privatisation and liberalisation. BT still has about 90 per cent share of the UK telephony market.

Although such regulatory uncertainty muddies the waters for investors, John Karidis, telecoms analyst at James Capel, still believes BT is a firm buy. He says: "Although the share price has risen this week, it still does not fully take into account the 35p special dividend or the potential for enhanced earnings."

ABN Amro House Govett, the broker, says the MCI deal should increase earnings growth from 5 per cent a year to at least 10 per cent. BT has already said that it should be able to increase its dividend by 6.1 per cent because of the deal, compared with 5.6 per cent in recent



SECTOR IN FOCUS

years. A proposed share buyback of up to 10 per cent of its shares once the deal has gone through is also designed to keep shareholders sweet.

Meanwhile the market has been rife with takeover speculation as the City expects defensive counter-measures from BT's rivals. For example, AT&T of the US, the second largest telecoms company in the world, has been tipped as a potential predator for Vodafone, the UK's largest mobile phone operator valued at £7.5 billion.

Vodafone may have stakes in other European telecoms companies such as E-Plus of Germany and SFR of France, but it still lacks a big international partner. And it is the only company in the UK telecoms sector not to have announced a deal recently. Analysts reckon it is worth a punt.

Overall, the telecoms sector has

underperformed the FT-SE All-share index by a hefty 12 per cent over the last year. And a month ago, before takeover fever gripped the sector, pushing share prices up, the year-on-year figure was a massive 21 per cent.

Companies are facing downward pressure on profit margins as newcomers such as Orange, the mobile phone operator, inject more competition. And cable companies are merging to cut costs in the face of BT's seemingly impenetrable monopoly in the domestic telephone market.

Mercury, owned by Cable and Wireless, and three cable companies, Nynex, CableComms, Bell Cablemedia and Videotron, are merging to form Cable & Wireless Communications, the largest cable company in the UK with six million homes in its monopoly franchise area. It will be listed on the London and New York Stock Exchanges next year and analysts are at odds over its prospects.

The sector is also pretty volatile. Orange made a spectacular start, its share price reaching 253p in June, but it then collapsed to 174p in August, recovering slightly to around 180p.

TeleWest, the UK cable subsidiary of US West, the US telecoms company, reached a high of 188.5p in May only to fall back to 118p in October. It is now hovering around the 134p mark.

Apart from one or two stocks, investors should treat the sector with extreme caution.

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Caroline Merrell on the strengths and weaknesses of an investment product

Bond may be a security risk

Gentlemen prefer bonds — but should they? Many of the leading building societies and banks have begun to offer equity bonds that appear to give great returns. Are they a good bet?

Some of these bonds will offer investors guaranteed or partially guaranteed returns, and a return of capital, while others have a return linked to investment performance.

Thousands of investors have billions of pounds invested in equity bonds, attracted by the promise of the guarantee, or by the promise of high ostensibly tax-free income.

The Personal Investment Authority, the retail regulator, is currently reviewing the marketing of these products, because it is concerned that some investors do not understand the nature of the guarantee. A PIA spokesman said: "We have to ensure that investors understand exactly what they are buying."

These products do not offer the same degree of security as investing in building society savings accounts, although many are sold by societies.

Although you will usually get your initial capital investment back if the stock market falls, you risk losing the interest you could have earned if you had left your money in a normal interest-paying deposit account.

The tax treatment of equity bonds will also vary, depending on how the bonds themselves are underwritten. Many are offered by life insurance companies via the bank or building society branches, which means they come under the rules for life insurance taxation. For example, Nationwide Building Society offers the Guaranteed Equity Bond.

This fund, which has a minimum investment of £2,000, will give returns linked to the performance of the FT-SE 100 index over five years or more. If the index

falls, the society will return the original capital.

Investors in the bond will not be liable for lower or basic rate income tax on the plan, nor will they be liable for capital gains tax when the plan is cashed in. This is because the fund itself has already been taxed. Higher-rate taxpayers could find that they are liable for tax on the bond when it is cashed in.

In effect, higher-rate taxpayers are deferring their tax liability. This could be advantageous for an investor who changes from being a higher-rate taxpayer to a lower-rate taxpayer during the life of the bond. Bonds which come under life insurance taxation rules in this way have fallen out of favour with many financial advisers.

The cut in tax on building society deposits for basic rate taxpayers to 20 per cent has decreased the attractiveness of bonds. Many advisers favour personal equity plans (PEPs) which can offer high levels of tax-free income and tax-free capital growth.

The Halifax offers an investment bond via Halifax Life, which does not offer any guarantees, but which does give the investor a choice of investment strategy linked to risk.

The bond, which has been available for only a few months, has already attracted a few hundred million from Halifax customers. It has a £2,500 minimum investment and no maximum. It is possible to invest further amounts, subject to a minimum of £1,000.

There is no time limit for the investment, but the society advises that the money should be invested for at least five years to ensure the maximum returns. It is possible to make withdrawals from the bond every three, four, six or twelve months, subject to a £50 minimum. The bond invests in



No guarantees on returns: with women, agent 007 was never the most reliable Bond

three funds managed by Halifax Life — these have different levels of risk, depending on the proportion invested in fixed-interest, UK, or overseas equities.

Bristol & West Building Society offers guaranteed bonds that do not come under the rules on life insurance taxation. The products on offer include the Balanced Guaranteed Equity Bond. This will pay a return equal to 100 per cent of the return in the FT-SE 100 index over five years. The

capital is also guaranteed to be returned at the end of the five-year term, if the index falls. Any income withdrawn will be subject to tax in the normal way. However, unlike the insurance bond, the fund itself will not be taxed.

Complex charging hits pension-seekers

There can be £38,000 difference between the cheapest and most expensive group personal pensions, according to a survey published this week. Methods of charging are complicated and hard to understand, making it almost impossible to shop around for the cheapest plan, says *Pensions World*, author of the survey.

Pension providers that do not charge commission, such as Equitable Life and Professional Life, were the cheapest out of the survey of 37 large pension providers. High-chargers include Britannia Life and the Prudential.

The study assumed that a man aged 40 contributed £100 a month and retired at 65, and assumed a 9 per cent growth rate.

Group personal pensions are taken out by a group of employees with the same life company, after the employer has introduced them to a financial adviser. The employer, and sometimes the employee, make contributions to the plan, which an employee can take with him or her in the event of changing job.

In spite of the group nature of the schemes, employees can contract out of the state earnings related pension scheme on an individual basis and have National Insurance rebates paid into the scheme.

Unlike occupational pension schemes provided by the employer, group personal pensions allow employees to make withdrawals and take the pension before retirement. This is either useful flexibility or a dangerous temptation, depending on your point of view. The pensions may be cheap for employers to administer, but they are not covered by the Pensions Act and so do not have to have trustees, a trust deed, or even reports and accounts.

Group personal pensions are traditionally associated with smaller companies employing typically fewer than 100 people. Pension providers are, though, increasingly targeting larger companies as more and more permanent staff move to short-term contracts, making pension portability more attractive.

There is, however, concern that employees are not given enough advice when faced with a large number of funds carrying varying degrees of risk.

MATTHEW WALL

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For your protection all telephone calls will be recorded. The value of and income from PEPs may fall and you may not get back the amount invested. Funds invested abroad may alter with exchange rate fluctuations. Information/advice offered will only relate to Norwich Union products.

INSURANCE INVESTMENTS HEALTHCARE PENSIONS

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HEALTH INSURANCE

It is now seven months since the Government issued a consultation paper on the cost of long-term care but it has yet to reveal how it intends to help people to pay for it.

Plans to introduce "partnership schemes" are said to have been put back because of technical difficulties. In the meantime, another consultation document is to be issued, setting out how the Government intends to regulate the sale of long-term care plans to protect the public from unscrupulous salesmen.

More pensioners are now buying these plans, but Ian McNeill, business development adviser to Help the Aged, says: "Having paid National Insurance contributions for maybe 35 or 40 years, retired people feel they have already paid for the cost of this care."

The Government requires anyone with assets and investments worth more than £16,000 to cover their own costs. Partial help is available if you have between £10,000 and £16,000. Only those with less than £10,000 get assistance from their local authority.

For most elderly people their main asset is their property and about 40,000 homes are being sold each year to pay for nursing home costs. The thought of losing their home is one of their greatest concerns. With fees averaging about £17,000 per year, few can meet the cost easily. There are a number of ways of mitigating potential care bills. But they are not cheap, so do take specialist independent advice.

Pre-funded plans

Insurance can be taken out in advance that will pay benefits towards the cost of your care should you need it either in a nursing home or your own home. Benefits become payable when you become incapable of various activities of daily living which include basic functions such as the ability to wash, dress and feed yourself. The benefits, which are tax-free, will normally continue for as long as care is required, though cheaper policies are available with limited payment periods of, say, two or three years. Premiums can be

paid regularly until care, if any, is required or in the form of one-off lump sum which will cover any future need.

As PPP Lifetime, the most popular option is the single premium payment. Under both regular and single premium plans, premiums may be reviewable after, say, ten years. Other companies offering pre-funded plans include Buys, Commercial Union, Prime Health and Hambro Assured.

Investment-linked plans

These plans, which combine investment with insurance, are designed to appeal to people who are reluctant to pay premiums for something they may never need to claim. A lump sum is paid into an investment fund from which the insurer deducts monthly premiums to cover a care plan.

If care is required, the agreed benefits are initially drawn from the fund and when that is depleted, the insurance policy covers further costs. Should your financial circumstances change and you need the money in the fund, there will be a cash-in value available. If you die without having needed care then the investment can be passed on to beneficiaries.

Immediate care annuities

Those families who have not insured for care in advance may want to consider buying an annuity that will make payments for as long as care is required. Special "impaired life annuities" are available that can enhance significantly income for those suffering from illnesses likely to reduce their life expectancy. Unfairly, payments from these schemes are

not entirely tax-free. Providers include Commercial Union, Eagle Star and PPP Lifetime.

Capital release

The snag for most retired people is living on a fixed income. Mr McNeill would like it made easier for them to unlock their home's value.

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Women 75	£168.86	£2,174.04

*Benefits are paid if the policyholder is incapable of three activities of daily living.

Helen Pridham sets out alternatives for peace of mind in old age

Home-in on care costs



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NORTHERN



Pound for pound: investors will have to compare products in the financial market in order to make the right choice

Savers limited by choice

For those trying to bring a little discipline into their lives, a regular savings plan should help. Which vehicle you choose depends on how long you want to invest, how much you can put aside and how much risk you can take. If your savings goal is less than two years or you can save only up to £20 a month, your only port of call is the building society. Of those big providers who do have a regular savings plan, Bradford & Bingley tops the table. Its Monthly Saver pays 6.5 per cent gross per annum. But you have to save the same amount — between £10 and £100 for three years — each month. And you get the full interest only if 12 consecutive payments are made in the year.

The only other large institutions that come near to the B&B rate are Bristol & West (tiered from 5.2 to 5.6 per cent), Coventry (4.5 per cent) and Nationwide (2.55 per cent with a 3.25 per cent bonus if no withdrawals are made in a year).

"If you are a small saver with no means of opening an account with a lump sum, a regular savings account is a good vehicle," says Christine Bayliss, investment editor of *Money*. Several smaller building societies do offer monthly savings accounts — the Scarborough's Keepsafe bond pays 6.5 per cent — but most are limited to locals.

If you can save for five years but do not want to take a risk, consider a Tessa since the interest is tax-free. Co-operative (currently paying 6.25 per cent), First Direct (6.75 per cent) and Midland (6.5 per cent) allow you to invest a minimum £10 a month and the TSB 6.25 per

cent £20 a month. If you are looking at five years or more, you can move into equities through unit or investment trusts.

With both unit and investment trusts, it makes sense to put them in a PEP if you are a taxpayer and have not used your allowance elsewhere. Minimum monthly investments can be as low as £20, though most start at £40 or £50. The average regular saving per month, however, is currently £93 in an investment trust and £95 in a unit trust.

Mark Bolland, of Chamberlain De Broe, independent financial advisers, favours investment trusts because they

are not complicated by commission and should be cheaper to run. He recommends Baillie Gifford, Edinburgh, Foreign & Colonial and Henderson Touche Renmant.

For unit trusts Yvonne Rose, of Diane Saunders, the independent financial advisers, suggests the Jupiter and Perpetual income funds or the Pembroke growth fund.

Providers make much of what they call "pound cost averaging" — the averaging effect of putting the same pound into units or shares each month. If the price of units falls, the pound buys more units, so the average cost

will be lower than the apparent average price. So your monthly payments should smooth over any peaks and troughs in the price of units or shares.

"It's a mathematical quirk that does help spread exposure to markets," says Mr Bolland. "However, it's not so wonderful that I would ever advise someone who can invest a lump sum to pay monthly instead."

For information on unit trusts telephone 0181-207 1361; for investment trusts 0171-431 5222.

SARAH JONES

MONEY FACTS: REGULAR MONTHLY SAVINGS SELECTION

Account	Rate %	Deposit Min	Deposit Max	Int paid	Notes
Brad & Bingley BS 01274 856332	Mthly Svr	6.50	£10	£100	Yty
Scarborough BS 0800 590578	Keepsafe Bond	6.50	£15	£150	Yty
Darlington BS 01295 389388	Pyramid II	6.00	£1	£100	Yty
Dudley BS 01584 251414	Bonus Builder II	6.00	£10	£100	Yty
Universal BS 0800 281488	Reg Saver	6.00	£10	£250	Yty
Mossfield BS 01248 202055	Reg Saver	5.50	25	£180	Yty
Bristol & West BS 0117 976 2222	Reg Saver	5.20†	£10	£250	Yty
NorthWest Bank/Tesco 0345 525394	Clubcard Plus Bonus	5.00	£1	£5,000	Mly
Coventry BS 01203 639355	Bonus	4.50	£1	£150	Yty
Nationwide BS 0800 302010	Bonus Svr	2.55	£20	£1,000	Yty

†Rate based £10-£20, £200-£400, £10-£500, £5-£500. All rates subject to change without notice. Please check all conditions carefully. All rates are shown gross but Basic Rate Tax will be deducted from BS and Bank interest payments unless the provider has registered as a non-taxpayer.

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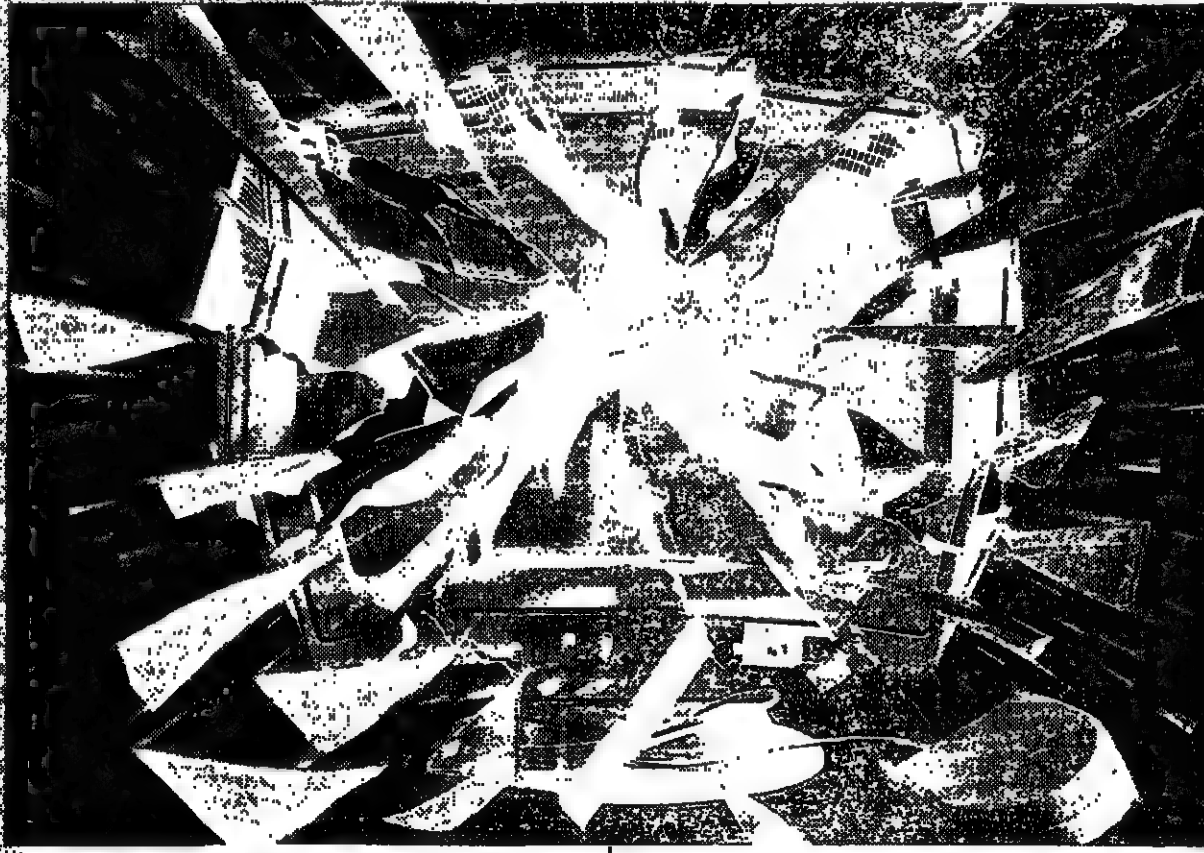
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and debts, including potential overdrafts. Mr. Bridgstock says: "If you don't look at the fine print you aren't only guaranteeing the loan, you're guaranteeing everything that someone might run up."

The Bridgestocks fortunately headed Bank of Scotland's instructions to take independent legal advice and showed the guarantee form to Mr. Jelly who negotiated restrictions.

You should remember that the value of an investment and the income from it can go down as well as up, it may be affected by exchange rate variations, and you may not get back the amount invested. Current tax levels and reliefs may change and their value will depend on your individual circumstances. Past performance is not necessarily a guide to future performance. Up to 100% of the annual management fee is to be taken from capital of Income Trust and High Income Fund. This may accordingly restrict capital growth. Copies of the half-yearly and annual reports may be obtained from Jupiter Unit Trust Managers Ltd, Knightsbridge House, 187 Knightsbridge, London SW7 1RE. Scheme particulars may also be obtained from that address. Jupiter Unit Trust Managers Ltd is regulated by IMRO and the Personal Investment Authority. Member of AJTIE.

MATTHEW WALL

Malcolm Coles, senior researcher at the Consumers' Association, said: "It is ridiculous that banks can get away with just quoting the interest rate for overdrafts and leaving out what can be very large fees."

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Journal of Management Education 30(6)p. 789-804

Fiona Bawdon looks at an alternative to lump-sum compensation

Damages decision will hit finances

The daughter of Sir John Harvey-Jones this week received undisclosed damages after injuring herself when she slipped at a restaurant. However, the Court of Appeal recently cut the damages awarded to three seriously injured people in a decision which will have implications for many thousands of accident victims.

The court ruled that people could expect an investment return of 4.5 per cent if they bought equities and gilts with their lump sum compensation. This is 1.5 per cent higher than the 3 per cent obtainable from low-risk index-linked government securities, which courts previously accepted.

The difference may not seem much on £2,000 in a building society, but in the case of one catastrophically injured woman the decision meant she lost £520,000 when the compensation to cover her lifetime care was reduced to £1.1 million after the ruling.

The traditional lump sum is, however, not the only way that accident victims can receive their compensation. Recent years have seen the growth of what are called structured settlements which can be used as an alternative where both sides agree.

Q How is the amount of an award worked out?

A Damages are usually made up of two broad components: general and special damages. General damages are to compensate the victim for the injury, such as the loss of a limb, and his pain and suffering. The amount is determined according to well-established tariffs. Special damages are to cover things like loss of earnings and extra expenses incurred as a result of the accident, such as adaptations to the home or the cost of round-the-clock care.

Q How does a structured settlement differ from a lump-sum award?

A Instead of getting a one-off payment which the victim can then invest (or spend as he chooses), the injured person gets a guaranteed regular income for life — the amount of which should reflect his particular needs.

There may also be periodic lump sums to meet expected capital costs say the expense of replacing a specially adapted car.

Q What sorts of claims are eligible for structured settlements?



Last-minute settlement Sir John and Gabrielle Harvey-Jones

A Any kind of personal injury case whether caused by, say, an accident at work or a hospital operation that went wrong.

Awards made under the Criminal Injuries Compensation Scheme — made to victims of crime — and the Motor Insurers' Bureau — which pays where a driver causing an accident is uninsured — can also be structured.

Q What are the advantages of structured settlements?

A Their biggest plus is that they give victims and their families certainty. With a lump sum there is always a danger that the money may run out if, say, investments do less well than expected or if the victim lives far longer than expected at the time the award was

calculated. As Professor Richard Lewis, author of a book on the subject, says: "With a lump-sum award, you can end up totally broke. With a structured settlement, you will only be broke for a month before you get your next payment."

Payments are tax-free, whereas if a victim invested the money himself he would be liable for tax on the interest. They also spare victims the burden of administering and paying for the investment of a lump sum.

Q Are they suitable for all personal injury cases?

A No. They can only be used where both sides agree to a structure. The courts cannot impose structured settlements.

They may be inappropriate where the award is low either because the injury is relatively minor or because the court decides the victim should bear some of the blame — say 50 per cent — for the accident and reduces the award accordingly.

In this situation it might be better to take damages as a lump sum and buy a major item such as a new home which should preserve the victim's entitlement to means-tested state benefit. As a rule of thumb, damages under £100,000 are thought by some legal advisers to be unsuitable for structuring.

Q Are there any drawbacks with structured settlements?

A Structured settlements provide certainty — but also rigidity, because once a settlement is set up it cannot be amended if a victim's circumstances suddenly change.

If a victim dies earlier than expected, a structured settlement can let the defendant or his insurers off very cheaply (and unlike lump-sum awards, nothing will be left for the victim's heirs). This is, however, a problem that can be avoided by building in a guaranteed minimum period of, say, ten or 20 years over which the settlement will pay out even if the victim dies.

There is no guarantee that the amount of income that the victim receives will necessarily keep pace with his needs over the years. Although structures are linked to the retail prices index, usually through an index-linked annuity, the cost of care may rise faster than the rate of inflation.

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Independent Financial adviser (if any)

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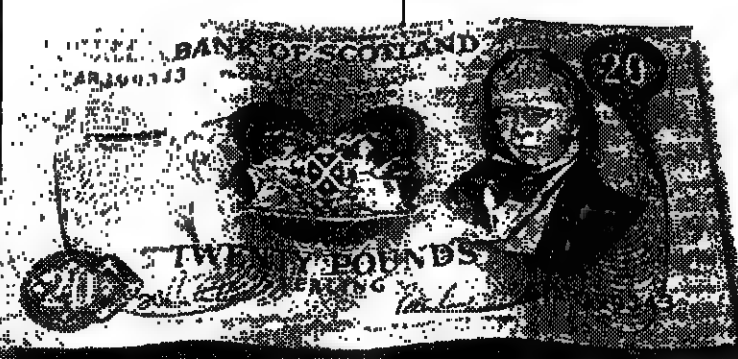
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THE TIMES MONEY INFORMATION SERVICE

Retirement needs careful planning

As the peak time of the year for retirement approaches, it is crucial that pre-retirement financial planning is started, according to *Managing Your Money*. The book offers advice on what to tell the taxman, how to track down past pension investments and how to make the most of a retirement lump sum. An accompanying booklet, *Investing for Income*, describes the investment products available and their hidden pitfalls. Available from The Investor's Portfolio (0139) 269459 - price £5.95.

Benefit rules for people with mortgages are starting to bite and could lead to increased poverty and homelessness, say the Child Poverty Action Group and Shelter, which have launched a new edition of *Rights Guide for Home Owners*. The guide provides advice on how to enforce your rights in order to prevent repossession and the best way to negotiate with mortgage lenders. It includes the changes to legislation relating to homelessness and new rules for benefit claimants. Send a cheque for £5.95 to CPAG Ltd, 1-5 Bath St, London EC1V 9PY.

The Inland Revenue has produced a 60-page booklet, *Residents and non-residents*, revealing how tax is charged in the United Kingdom. The first part of the booklet explains what is meant by residence, ordinary residence and domicile. The second part explains how these factors affect how much income and capital gains tax you have a liability to pay in the UK. The booklet also discusses how the normal taxation rules may be modified where a double taxation agreement applies. This is important if you have income or gains from a source in one country and are resident in another. Copies can be obtained from Tax Inquiry Centres.

This month more than 2,000 solicitors will be waiving their usual fees for making wills as part of an initiative by Will Aid, a biennial event run by a consortium of six British charities. A donation is requested (£40 for a single will, £60 for a pair of mirror wills). All money raised will be split between Will Aid member charities. For a list of participating solicitors, call 0990 13371.

LIZANNE ROSE

GUARANTEED INCOME BONDS

ANNUAL INCOME

Rates as at November 7, 1996

Investment (£)	Company	Standard Rate (%)
1 Year		
5,000	AIG Life	5.00
10,000	AIG Life	5.50
20,000	AIG Life	5.50
50,000	AIG Life	5.50
2 Years		
1,000	Premium Life	4.05
3,000	ITF London & Edin	5.70
20,000	AIG Life	5.80
50,000	AIG Life	5.80
3 Years		
1,000	Premium Life	4.95
3,000	ITF London & Edin	5.95
20,000	AIG Life	6.03
50,000	AIG Life	6.03
4 Years		
1,000	Premium Life	5.20
3,000	ITF London & Edin	6.35
5 Years		
1,000	Premium Life	5.45
3,000	ITF London & Edin	6.45

Source: Charitable Bonds of Bond 0171-434 4222. Net rates. Income and capital guaranteed. Early surrender. Terms vary. Monthly income may be available.

SAVERS' BEST BUYS

Account	Notice of term	Deposit	Rate	Interest paid
Teachers' BS 01202 82771	Bullfinch	Instant	5.00	4.80 %Yly
Alliance & Leic BS 0845 228858	Instant Direct	Post	5.00	4.80 %Yly
Bristol & West BS 0300 901109	Instant Post	Post	5.00	4.80 %Yly
Bristol & West BS 0800 901109	Instant Post	Post	5.00	4.80 %Yly

Account	Notice of term	Deposit	Rate	Interest paid
Chelsea BS 0800 132351	POST-1st 20 day	20 day p	5.00	6.05 %Yly
National Counties 01372 747771	Direct 90	90 day	5.00	6.30 %Yly
Greenwich BS 0181 8588212	One Year Term	1 yr bnd	5.00	6.50 %Yly
Yorkshire BS 0800 378836	Fixed Rate Bond	31.3.98	5.00	6.50 %Yly

Account	Notice of term	Deposit	Rate	Interest paid
Sun Banking Corp 01438 744505	Fixed Rate	5 year	58.575	7.50 %Yly
NatWest Bank 0800 200400	Fixed Rate	5 year	58.575	7.45 %Yly
Birmingham Midshires 0645 270721	Fixed Rate	5 year	58.575	7.00 %Yly
Principality BS 01222 344188	Fixed Rate	5 year	58.575	6.80 %Yly

CREDIT CARDS BEST BUYS

Card type	Interest per month	APR%	Fee per annum
Co-operative Bank 0800 109000	Advantage Visa	0.84%N	7.90%N
Robert Fleming/S&P 0800 829024	MasterCard/Visa	0.917%N	11.50%N
RB of Scotland 01702 349393	Visa/WorldwideM	0.835%N	12.90%N

PERSONAL LOANS BEST BUYS

PERSONAL LOANS	APR	Monthly payment on £3,000 for 3 yrs with insurance	£100 per month
Northern Rock BS 0345 421421	12.90%N	£112.88	£102.59
Direct Line 0141 248 8966	13.90%N	£112.88	£101.33
Alliance & Leic BS 0116 2626262	14.90%N	£114.93	£102.36

Nb. C = no interest free period, E = Available to comprehensive motor insurance policy holders over 22 years, F = Fixed Rate (all other rates variable), H = Higher rate applies if insurance not arranged, N = Introductory rate for a limited period, OM = Interest paid on overdraft, P = By Post only.

* RATES SHOWN ARE GROSS AND SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE CHECK RATES BEFORE INVESTING.

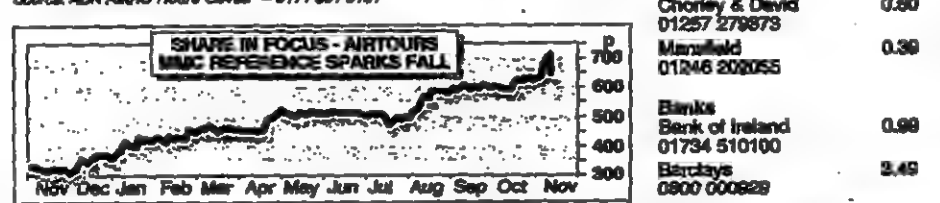
Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01682 900 677)

PIBS

Fixed Rate	Gross coupon	Buying price	Gross yield	Issue price	Minimum purchase
Birmingham Midshires 9.375%	101.29	9.247	100.17	1,000	
Bradford & Bingley 11.625%	129.55	9.409	100.13	1,000	
Bradford & Bingley 13.000%	139.02	9.351	100.20	1,000	
Bristol & West 13.375%	143.04	9.351	100.20	1,000	
British 13.000%	138.67	9.362	100.42	1,000	
Coverity 12.125%	121.05	9.225	100.75	1,000	
First National 11.750%	122.57	9.587	100.25	1,000	
Halifax 8.750%	96.85	9.035	100.62	50,000	
Halifax 12.000%	130.00	9.073	100.28	50,000	
Halifax 13.625%	149.28	9.127	100.20	50,000	
Landis & Holbeck 13.375%	144.81	9.236	100.22	1,000	
Newcastle 10.750%	118.39	9.064	100.32	1,000	
Newcastle 12.625%	136.58	9.227	100.45	1,000	
Northern Rock 12.625%	130.75	9.034	100.14	1,000	
Skipton 12.875%	139.00	9.262	100.48	1,000	

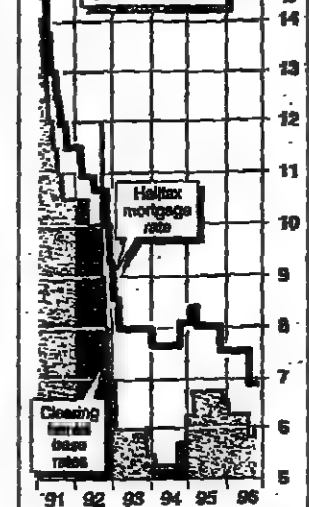
Floating Rate	Gross coupon	Buying price	Issue price	Minimum purchase
Cheshire (28/09-27/03) 8.41563%	107.83	100.00	1,000	
First Nat (20/09-20/03) 8.45750%	107.83	100.00	1,000	

PBS = Permanent term loan. Source: ABN AMRO Home Loans - 0171 801 0101

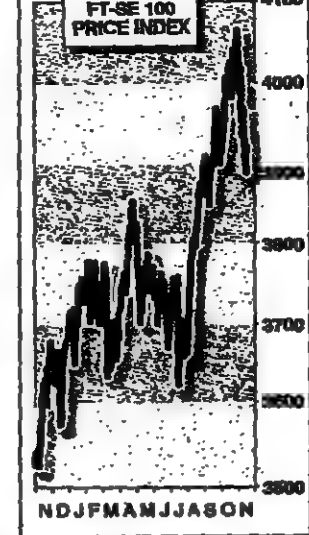


Nov-Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov

BASE RATES V MORTGAGES



FTSE 100 PRICE INDEX



NOJPMAMJJASON

LARGER LENDERS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies	1.39	£200-300k	75	Disc of 5.5%
Alliance & Leic	1.81	£100k+	75	11.10.97
10171 742 0471	2.95	£100k+	75	4% disc-11.7.97
10134 394000	1.96	£15k+	90	2% disc-11.9.97
0171 828 1531	3.49	£15-100k	95	For 11.7.97
0800 608068	0.99	£20-145k	95	3.25 disc for 6 mths, 3% disc 8 mths
Bank of Ireland	3.49	£15-600k	95	3.50% discount for 12 months
01734 510100				
0800 000529				

LARGER LENDERS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies	0.05	to £250k	70	Rate fixed for 12 months
0800 900547	0.80	£80-120k	80	0% discount for 3 months
Chorley & David	0.39	£75-125k	90	0.5% disc-6 mths
01737 378793				2% disc-11.7.97
01246 200055	0.99	£20-145k	95	0.25% disc-6 mths
Bank of Ireland	3.49	£15-600k	95	3.50% discount for 12 months
01734 510100				
0800 000529				

NATIONAL SAVINGS

Investment	At 10% rate	At 10% rate	At 10% rate	At 10% rate	At 10% rate
Ordinary A/c	1.50	1.20	0.90	10-10,000	0645 645000
Investment A/c	4.75	3.80	2.95	40-500	0645 645000
Income Bond	6.00	4.80	3.60	500-25,000	0645 645000
First Opt Bond	6.00	4.80	3.60	100-10,000	0645 645000
2nd Opt Bond	6.35	5.10	3.90	100-10,000	0645 645000
Children's Bond	6.35	5.10	3.90	25-1,000	0645 645000
Gen Est Bond	3.51	2.80	2.10	100-250,000	0645 645000
Capital Bonds	6.85	5.32	3.99	100-10,000	0645 645000
9th Index Linked	2.60	2.10	1.60	500-50,000	0645 645000
Pennine Bond	7.00	5.80	4.20	500-50,000	0645 645000

* 1st £10 (£140) of net tax free, and each year up to £100. Additional £100 up to £200 for 1st year. * Rates gross and will vary according to the rate of inflation. * 10% net bonus for £100,000 in 1st year. * 10% net bonus for £100,000 in 1st year. * 10% net bonus for £100,000 in 1st year.

LARGER LENDERS

All figures are the gross annual annuity (£100,000 purchase), guaranteed 5 years, paid monthly in advance

SINGLE LIFE (level ann)	Male: Age 60	Age 65	Age 70
Equitable LI	£10,277	£11,187	£12,381
Standard LI	£9,958	£10,824	£12,416
Canada LI	£9,958	£10,824	£12,416
General LI	£9,954	£10,824	£12,416
Stewart LI	£9,958	£10,824	£12,416

SINGLE LIFE

Canada LI	Level	£9,244	£10,045	£11,223
Equitable LI	Level	£9,350	£10,027	£10,975
Prudential	Level	£9,204	£9,953	£11,055
General	Level	£9,061	£9,911	£11,088
Northwich Un	Level	£9,129	£9,882	£10,989

JOINT LIFE, 2/3 WIDOWS

Equitable Lf	Level	\$9,046	\$9,583	\$10,276
Standard Lf	Level	\$8,940	\$9,477	\$10,001
Canada Lf	Level	\$8,923	\$9,454	\$10,306
Prudential Lf	Level	\$8,772	\$9,363	\$10,193
General Lf	Level	\$8,672	\$9,362	\$10,222

* Minimum purchase \$100,000. Higher rates for smokers.

* Minimum purchase £100,000. Higher rates for smokers. Source: Annuity Data (0171 588 2383)

Compiled by: Lizanne Rose

LARGER LENDERS

Larger lenders, larger loans and first-time buyers supplied by the City of London

Further information: Bay's Guides, 01753 595452

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WEEKEND MONEY LETTERS

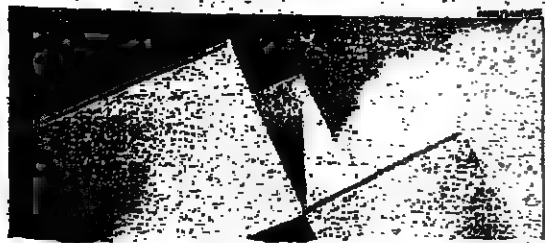
I know where to turn for advice in future

THE TIMES SATURDAY NOVEMBER 9 1996

WEEKEND MONEY

Alliance & Leicester bonanza first of four

Caroline Merrell
answers your
questions on
the big pay
day at the
societies



What if the first named shareholder has died? Can the second named shareholder take over the shares? If the first named shareholder has died, the second named shareholder can take over the shares. If the first named shareholder has died, the second named shareholder can take over the shares.

From Mr J.D. Hadley
Sir, My wife and I have small accounts with the Alliance & Leicester Building Society. We both received the 100-page booklet on November 2. I ploughed my weary way through mine.

My wife took one look at hers and shuddered. I presume that the lengthy document, but could not the Alliance & Leicester directors have included a simple précis?

Thank goodness for Caroline Merrell's article (Alliance & Leicester bonanza first of four) on page 35 of Weekend Money. We could understand that.

Trustees must pursue rejection of claims for shares for their charges

From Mrs A.M. Wilson
Sir, Your correspondents (Mrs Krystia Gossage and Wing Commander Richard Dauncy) first named are enablers, not owners of society accounts for the disabled. Weekend Money Letters, November 2 mention two categories of people administering building society accounts on behalf of others. There is a third kind of enabler, the

trustee. I have been told by the Alliance & Leicester that the first named trustee on my son's account book has the vote and receives the shares. Since I am that trustee and I have my own account with the society, he will receive nothing. Had the other, male trustee been put down first (as seems to be normal practice) he would have benefited and

could have put the money into the trust. Such arbitrary means of allocation are clearly unfair, and in my opinion trustees are failing in their duty if they do not vigorously pursue the rights of those for whom they manage accounts. Yours faithfully, A. WILSON, 1, Leys Avenue, Cambridge.

Penalties of abolishing profit-related pay schemes

From Mr Dominic Moss
Sir, For the past few years there has been speculation that the Government could raise additional revenue by abolishing profit-related pay. This year is no different and, if anything, the speculation is more exaggerated than ever. One and a half billion pounds, the sum quoted by the Treasury as the "cost" of PRP, is a considerable amount. However, when considering the total level of Government expenditure — £285 billion, it is a small figure and has achieved notoriety out of proportion to its impact on the public purse.

PRP has been successful but it still covers less than 20 per cent of eligible employees. Given its benefits, it should be asked why more employers have not adopted it? Should a highly successful concession, the only employee tax relief introduced this century be abolished when there are more juicy and politically acceptable targets to aim at?

Sadly abolishing PRP would not deliver the quick fix that the pundits would like. As Newton deduced, for every action there must be an equal and opposite reaction. In the September issue of *Taxation Magazine* Philip Fisher gave an excellent appraisal of the implications of PRP abolition. He concluded that the most likely effect of abolition would be a rise in unemployment of

about 100,000 and no reduction in the basic rate of income tax as the saving would be needed to fund the cost of the people put out of work. Given the impending election it would be electoral suicide to propose a policy that cost three million voters an average of £300 to £350 a year while putting 100,000 out of work. Employers considering PRP schemes often ask why the Revenue is promoting a scheme that diverts money from the Exchequer to the employee's pay packet. As always there is method in their apparent madness. Apart from being a tacit recognition of the notion that individuals are better qualified to spend money effectively than the civil service, the Exchequer claws back what it has given away in a number of ways. Increased spending by recipients of PRP filters back to the Exchequer by means of indirect tax and duties. More expenditure acts as an economic stimulus reducing unemployment, taking people off benefit and making them net contributors to the public purse. Higher company profits hopefully generate higher corporation tax receipts.

The arguments for abolition of PRP just do not add up. However, it could be argued that the abuse of PRP does need to be curbed, by clamping down on service-company schemes or excluding salary-sacrifice schemes. An option to target PRP more effectively might be to limit relief to the basic rate of tax. Yours faithfully, DOMINIC MOSS, 66A High Street, Harpenden, Herts.

Peps and shares from flotations

From Mr N.L. Denton
Sir, You reported (Weekend Money, October 12) that free shares issued as part of a building society flotation could be transferred into a Pep for zero value. I have since found that this must be done within 42 days of the flotation. It is to be hoped that fund managers will consider introducing a self-select corporate Pep restricted to the shares in the former building societies due to float in the next financial year. In an ordinary single-company or corporate PEP, the managers are able to cut dealing charges as they deal in bulk, whereas in self-select Peps, individual dealing charges have to be borne out of the dividends. A scheme as proposed above would enable the recipients of more than one set of free shares to transfer them all to the tax-free haven of a corporate Pep and then invest up to a further £6,000 in the same financial year. Yours faithfully, NIGEL DENTON, 12 Maria Court, Southgate Road, Reading, Berkshire.

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Treg's costs for lapsed bid

From the chairman, TR European Growth Trust Plc
Sir, In a recent article on the demise of Kipit, your reporter "speculated" that the costs to TR European Growth's shareholders of the lapsed bid amounted to some £5 million. As this is the third time this wrong and misleading figure has been quoted in your columns, I write to set the record straight.

The board of Treg were throughout the bid operation mindful of their duty to shareholders. Accordingly, all advisers were retained on a success-fee basis and all other costs were strictly controlled by the board and their advisers.

As I stated at the extraordinary general meeting of Treg held on September 18 and repeated at the AGM held on October 28, the costs of the Offer payable by Treg shareholders amounted to just under £1 million, which was closely in line with our original estimate. This cost represented less than 0.7 per cent of the net asset value (NAV) of the company and should be considered in the context of an increase in Treg's net asset value in the last financial year of over 36 per cent (more than double the relevant index) and an increase of some 8 per cent since the bid was launched. Yours faithfully, SIR GEOFFREY LITTLE, Chairman, TR European Growth Trust Plc, 3 Finsbury Avenue, EC2.

IBRC can also give authorisation to independent financial advisers

From Mr D.M. Edmunds
Sir, In the "Weekend Money Guide 1", published on Saturday, 28th September, there is an article headed "Advisers who mean business", which contains a factual inaccuracy. The writer states that "All... advisers must have been approved by the Personal Investment Authority". This is untrue. Independent financial advisers can also be authorised by the Insurance Brokers Registration Council, which was set up by Act of Parliament in 1977.

Unfortunately, journalists who write on financial matters fail to realise that any state-

ment they make in their articles is taken as completely accurate by their readers.

Not only is the statement inaccurate, but it omitted to remind readers that even advisers approved by the Personal Investment Authority still have until June next year to achieve their Financial Planning Certificate, whereas advisers regulated by the Insurance Brokers Registration Council had to achieve the same standard by December last year. Yours faithfully, D.M. EDMUNDS, 1 Ardene Road, SW2.

Crazy world of motor insurance premiums

From Mr N.D. Thomson
Sir, On requesting the renewal premium which would follow the removal of my wife from my current motor insurance policy, I was amused to discover that the consequent reduction in cover would add some £20 or so to the premium.

Is it possible by adding my (hypothesised) 21-year-old son, currently in jail following a string of drink-driving offences, that I might be able to extinguish the premium for the motor insurance policy altogether?

Yours truly, N. THOMSON, Finnoch House, Cliff Terrace Road, Wemyss Bay, Renfrewshire.



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Benn will struggle to find answers in final showdown

By Andrew Longmore

VIEWS of a *Question of Sport* might have found it difficult to name the new face on Ally McCoist's team. The Irish accent provided a clue, but not the charming, witty manner. A boxer, surely not. Even the razor-sharp McCoist was verbally outshone by Steve Collins, the World Boxing Organisation (WBO) super-middleweight champion.

"I really enjoyed the show," Collins said yesterday. "People see me in the ring when I'm very aggressive, but every so often they see me being myself, relaxed and natural. Maybe it surprised a few people."

Collins, it seems, has been surprising everyone but himself for the past two years. Not many boxers find the honey-pot after the age of 30, but the Celtic Warrior has done his time and is all the more dangerous for having experienced every stage of a world champion's evolution.

"He loves all the attention," Freddy Roach, his diminutive American trainer, said. "I take my hat off to him. I fought as a pro for ten years and you get old and go through the motions. Steve's still very hungry. He's like a young kid, very fresh." Though only six months younger than Benn, at 32, he has endured 11 fewer contests.

The accepted opinion is that, tonight, in front of a sell-out crowd of 22,000 at the Nynex Arena in Manchester, Nigel Benn will bear the brunt of all the champion's years of anonymity even more starkly than he did four months ago in their first encounter, which ended in defeat for Benn amid predict-

able controversy. The Englishman retired in the fourth round claiming a twisted ankle. Many thought a broken heart was the more significant injury. Courage has never been wanting in the Dark Destroyer, but Collins, with his suffocating, slugger's style, reminded Benn of himself in his best days and that was too much to take.

Benn retired from the ring for the second time after that defeat, only to be lured into a change of mind by the thought of another big payday and one more night of glory. One of the fears tonight is that another beating will leave precious little mind to be changed.

Tyson's task 52

Benn flew into Manchester from his training base in Tenerife only yesterday afternoon in time for the weigh-in. He was perhaps wise not to turn up for his scheduled and contractually-obligatory press conference in the morning. He would have gained little comfort. Without descending to the insults heaped on Remigio Molina by Naseem Hamed the previous day, Collins exuded the terrifying certainty of a man who has calculated all odds and knows he cannot lose.

"I have every respect for Benn," Collins said, "but his fight is in the past, his best days are gone. I see him as a man under pressure. He wants to retire, but other people push him into going on. His

great asset is supposed to be his punching power, but his punches had no effect on me, so unless he's grown an extra arm, he has nothing to beat me." Only the thought that one last spark might fly from that brooding, unpredictable man will keep the punters from taking the favourite's odds on the champion.

Whatever the outcome, the bout could mark the end of the most captivating and destructive era in the history of the super-middleweight division. Benn and Chris Eubank have survived so far; Michael Watson and McClellan were not so fortunate. If Collins, who once rejected the home town sobriquet, "The Cabra Cobra", on the grounds of embarrassment, emerges from one final night of mayhem on top of a lachrymose, it will be a fitting triumph for the old-fashioned virtues of the plodder.

By appearing on a bill that also features Hamed's defence of the WBO featherweight championship against the unbeaten, but largely unheralded Molina, of Argentina, and the long-awaited chance for Enslay Bingham, of Britain, to claim the WBO light-middleweight title from the stylish Ronald Wright, of Florida, Collins has already made history. No other show has seen three separate British boxers involved in world title contests on one bill. Who topped the bill Collins would regard that as no more than a whimsical question that the one Benn will pose tonight.



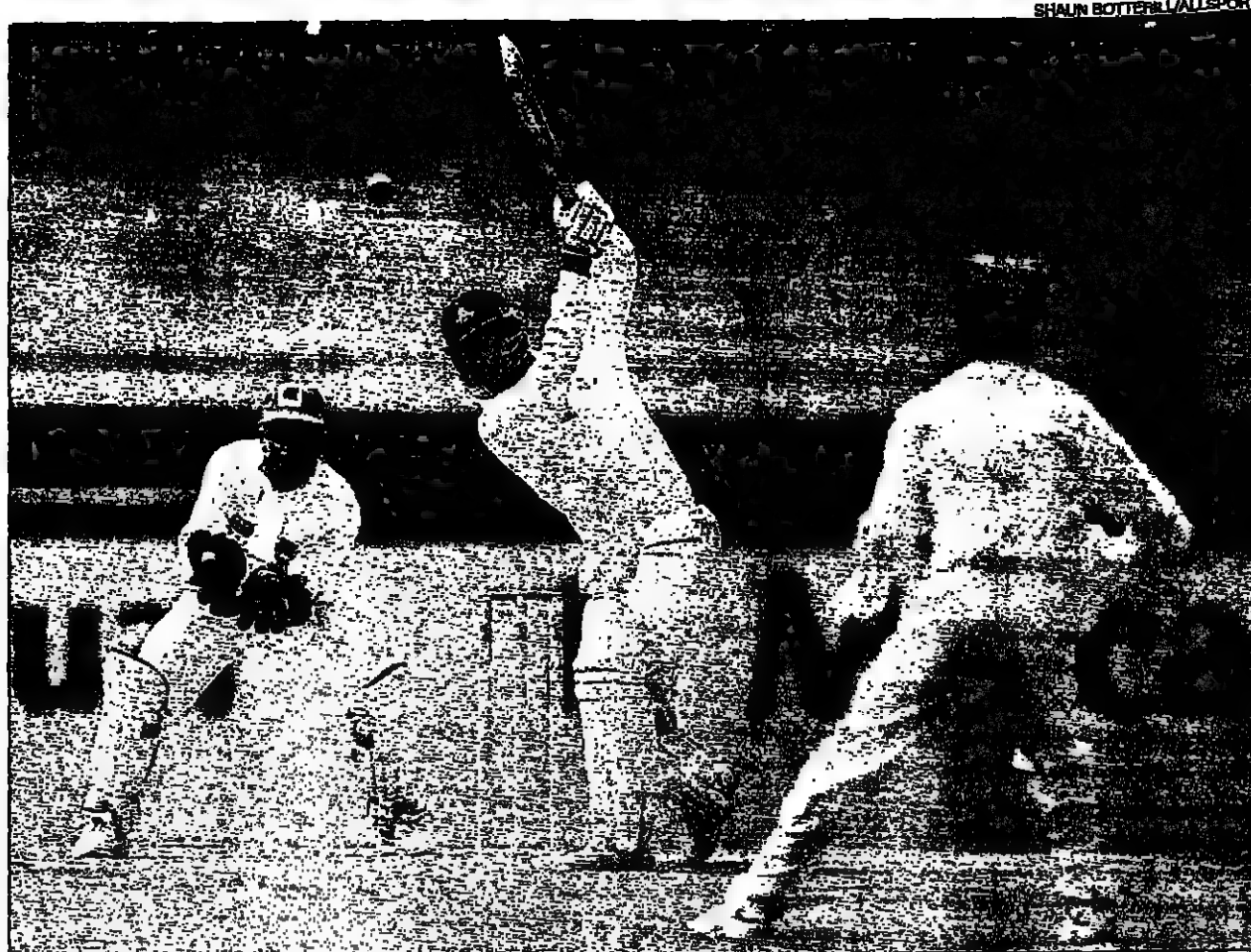
Collins: still hungry



Benn: chasing glory



Hamed: defends title



White plays a stylish drive through the covers during his valuable innings of 61 against South Australia

Butcher leads revival for England

FROM A CORRESPONDENT IN ADELAIDE

THE England A squad, chosen to tour Australia to explore their potential as future Test players, struggled to display the patience necessary to combat a top-class South Australia attack in difficult conditions at the Oval here yesterday.

Adam Hoolioke's decision to bat looked to be a huge miscalculation as the touring team slipped to 46 for four against the holders of the Sheffield Shield, whose side had been strengthened by the return of Jason Gillespie and Mark Harmer, the last bowlers, and Peter McIntyre, the leg spinner, from Australia's tour of India.

Yet England's struggle was caused as much by poor shot selection as the early seaming and swinging conditions and

without determined innings from Mark Butcher, Craig White and later Mark Ealham, Ashley Giles and Warren Hegg they would have failed even to reach 232 for nine at the close.

Mike Gatting, the coach, acknowledged: "There was a bit of moisture around and it did seem a bit, but I still think there were one or two shots in

our innings that were a little irresponsible. That will lose us matches because the first 20 overs with the new ball over here is very important and, if you can get through that without losing a wicket, you've done well. But if we can get the players appreciating how to play a Test innings by coming on a tour like this, then I think it's all worthwhile."

Butcher's valuable fifth-wicket partnership with White proved the turning point of the innings, with the pair adding 108 runs. Both fell to disappointing shots either side of tea, White lamely driving to mid-off on 61 and Butcher playing straight to mid-wicket, having batted for more than four hours in making his 73.

Ealham and Giles maintained the momentum, both scoring 17, while Hegg contributed an unbeaten 21 to frustrate Harmer's hopes of claiming five wickets on his return.

"Looking at the way it moved around this morning, we would have settled for 250. If we can get somewhere near that we'll be happy, because, if the boys bowl well, we can do the same to them," Gatting said.

ENGLAND A: First Innings	
M A Butcher c White b Harmer	73
M P Vaughan c Harmer b Harmer	2
A McGrath c Harmer b Harmer	2
O A Shah c Harmer b Harmer	2
A J Houlden c Harmer b Harmer	2
C White c Harmer b Harmer	2
M A Ealham c Harmer b Harmer	2
A F Giles b Harmer	2
A Harmer b Harmer	2
D W Hegg not out	21
Extras (1 lb, 12 nb)	16
Total (8 wickets)	232

Umpires: A J Hunter and P G Kinney.

Warne on course to return against West Indies

SHANE WARNE, the Australia leg spinner, survived the first serious examination of his injured finger before the first Test match against West Indies by taking two wickets for Victoria, against New South Wales, in a Sheffield Shield match at the Sydney Cricket Ground yesterday.

Warne bowled 20 overs, his heaviest workload since he underwent surgery in May to repair ligament damage in his

bowling hand. Making his first-class debut as captain of Victoria, Warne took the wickets of Anthony Stuart and Stuart MacGill, both tailenders, and finished with figures of two for 40. He also took a sharp catch at first slip to dismiss David Freedman.

"I thought I bowled pretty well and it was good to bowl 20 overs," Warne said. "They came out pretty well and I didn't bowl much short stuff. The real key is

how my finger pulls up tomorrow. Hopefully, it pulls up well and I'll be able to bowl again in a couple of days' time."

While Warne alerted the Australia selectors to his return to fitness, Adam Gilchrist, the wicketkeeper, pressed his claims to be included in the first Test in two weeks with a 98-ball century off the West Indies attack in Perth yesterday. Gilchrist made 108 not out from 101 balls as Western Australia declared at 293 for six.

Giddins's plea for clemency rejected

By Alan Lee
CRICKET CORRESPONDENT

CRICKET reinforced its defences against drug-taking yesterday and denied Ed Giddins a short-cut return to the game. The appeal of the former Sussex fast bowler against his 18-month suspension for taking cocaine was rejected by the Cricket Council, an arguably harsh decision but nonetheless consistent with the line of the Test and County Cricket Board.

Giddins appealed against the length of his ban after receiving substantial sympathy for a verdict that seemed disproportionate to the offence. Michael Lawrence, his solicitor, said: "Our grounds for the appeal were that the original decision was too severe."

Yet the five-man panel of the Cricket Council, chaired by Desmond Perrett, QC, and sitting for the last time before its integration into the new English Cricket Board, could find no grounds for leniency. "We confidently arrived at the conclusion that the sentence must be confirmed," its statement read.

Giddins, 25, must therefore maintain fitness, ambition and enthusiasm until the start of the 1998 season if he is to resume a fast-bowling career that, having already achieved one England A tour, had clear international potential. By then, he will have paid a more severe penalty for social foolishness than any other sportsman has had to pay for calculated attempts to gain supremacy by cheating with drugs.

Nobody has seriously suggested that Giddins, a maverick character prone to social excesses, sought to enhance his bowling through cocaine. His punishment, compounded by his subsequent hasty dismissal from the Sussex staff, is a direct result of cricket's determination to distance itself from all forms of drug-taking.

The ban, though not officially enforced outside England, has discouraged overseas clubs from taking on Giddins and although a number of counties have approached him with interest in his long-term future, an imminent deal is unlikely now that his return is so distant. For the next few weeks, at least, Giddins will take his disillusionment into new employment, selling Christmas trees.

FOOTBALL	
Kick-off 3.0 unless stated	
World Cup	
European qualifying group two	
(1) Georgia v Armenia (at Boris Paichadze Stadium, 12.0)	
Group seven	
(1) Holland v Wales (at Philips Stadium, Eindhoven, 7.0)	
Group nine	
(1) Germany v Northern Ireland (at Derrydown Park, 4.30)	
European under-21 championship	
Group four	
(1) Scotland v Sweden (at Tannadice, 7.0)	
Group eight	
(1) Ireland v Iceland (at Dalymount Park, 7.45)	
National League	
First division	
(1) Barnsley v Norwich	
(2) Charlton v Gillingham	
(3) Coventry v Southend	
(4) Oldham v Portsmouth	
(5) Reading v Tranmere	
(6) Stoke v Wolverhampton	
(7) West Bromwich v Port Vale	
Second division	
(1) Blackpool v Bournemouth	
(2) Brentford v Stockport	
(3) Bristol City v Millwall	
(4) Burnley v Chester	
(5) Crewe Alexandra v Preston	
(6) Gillingham v Walsingham	
(7) Luton v Notts County	
(8) Northampton v Watford	
(9) Shrewsbury v Bristol Rovers	
(10) Walsley v Peterborough	
(11) Wycombe v Plymouth	
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(1) Barnsley v Rochdale	
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Second division	
(1) Blackpool v Bournemouth	
(2) Brentford v Stockport	
(3) Bristol City v Millwall	
(4) Burnley v Chester	
(5) Crewe Alexandra v Preston	
(6) Gillingham v Walsingham	
(7) Luton v Notts County	
(8) Northampton v Watford	
(9) Shrewsbury v Bristol Rovers	
(10) Walsley v Peterborough	
(11) Wycombe v Plymouth	
Third division	
(1) Barnsley v Rochdale	
(2) Brighton v Mansfield	
(3) Cambridge Utd v Swindon	
(4) Cardiff v Fulham	
(5) Chester v Hull	
(6) Exeter v Lincoln	
(7) Grimsby v Leyton Orient	
(8) Huddersfield v Doncaster	
(9) Northampton v Carlisle	
(10) Scarborough v Hartlepool	
(11) Southend v Doncaster	
(12) Torquay v Colchester	
(13) Wigan v Haverhill	
Fourth division	
(1) Barnsley v Norwich	
(2) Charlton v Gillingham	
(3) Coventry v Southend	
(4) Oldham v Portsmouth	
(5) Reading v Tranmere	
(6) Stoke v Wolverhampton	
(7) West Bromwich v Port Vale	

Norfolk: Bournemouth v Southampton v Oxford United v White Horse in Mid. Oxen. (at Baiton, 7.0)
 Suffolk: Thurrock v Haverley. Tyeley Town v Ipswich. (at Baiton, 7.0)
 Essex: Chelmsford v Chelmsford City v Chelmsford Town v Chel

RUGBY UNION

Townsend central to Scotland's strategy

By David Hands, Rugby Correspondent

A STRANGE uncertainty surrounds the Australians as they approach the first of three internationals at Murrayfield today. There is a lack of composure, created by the need for a new management and a new team to settle to their roles, a swathe of injuries the like of which few touring teams have faced and the apparent absence of dominating characters on the field.

Scotland may find by the end of the Royal Bank international that the character remains, but, judged against the likes of Slack, Ella, Lynagh, Poidevin and Farr-Jones of the recent past, no guiding presence stands out. Even David Campese, who played with all those great players of Australian rugby, is confined to the replacements' bench.

There is the further uncertainty of the professional era, which only this week welcomed the legal use of the tactical replacement, though neither coach — like Jack Rowell, of England — seeks to exploit it. There has been

prefers to play in the No 10 shirt.

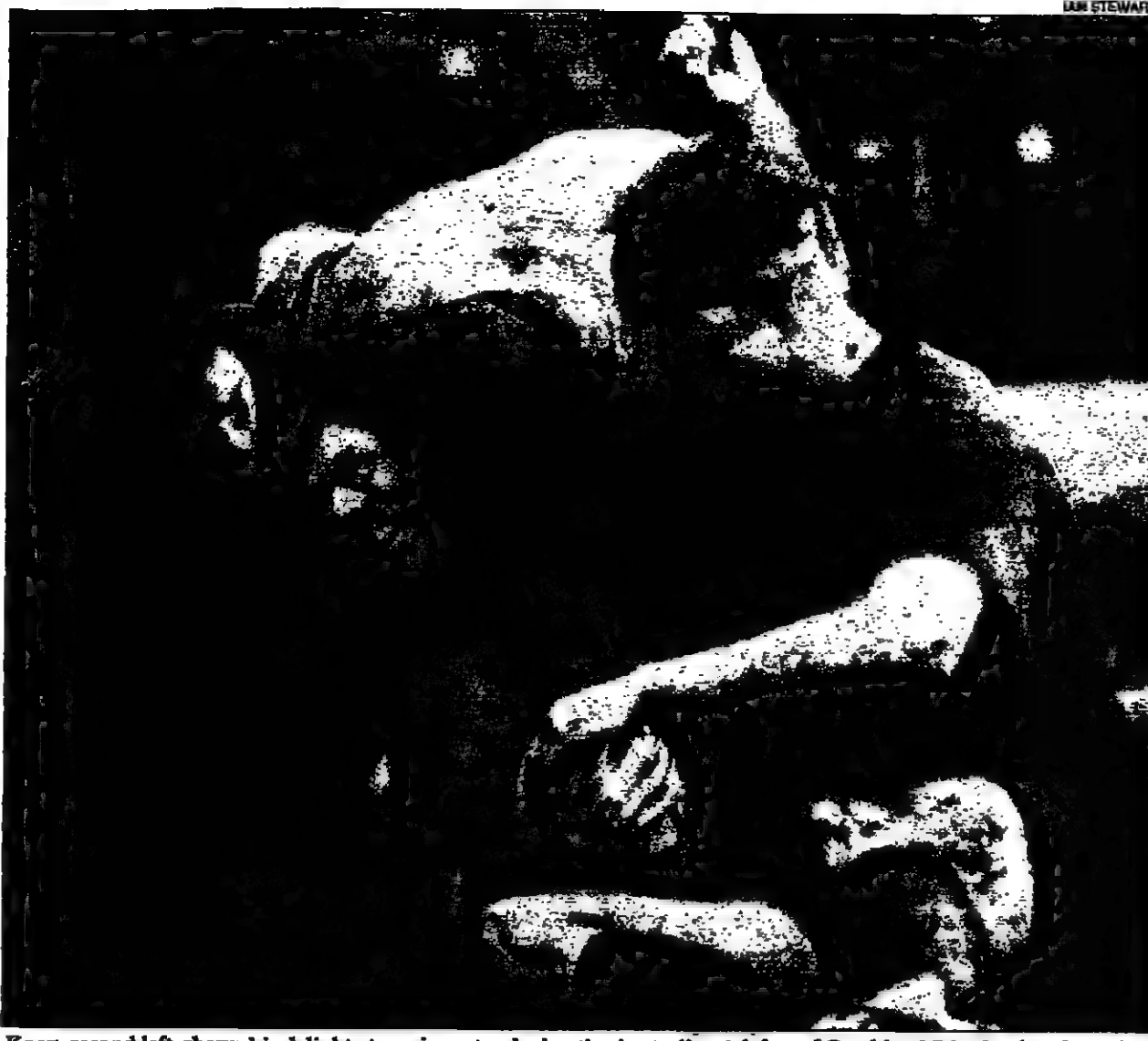
"We want to create more try-scoring chances and take them, rather than just competing," Townsend said after yesterday's training session. This harks back not only to New Zealand but to last season at home, where Scottish ability to open the field was not always rewarded on the scoreboard. They will take the same approach today, aided by the selection of two open-side forwards, the one newcomer, Murray Wallace, being one of them. He is on the blind-side.

Against them stand an Australian XV, none of whom has played at Murrayfield. For many, this tour is a first experience outside their own hemisphere. In winning five games, they have lost five players through injury, yet nobody should forget that, during the summer tri-nations' tournament, they beat South Africa and held New Zealand to a seven-point margin, showing notable character after that amazing 43-6 drubbing in Wellington by the All Blacks.

They have already played one international on this tour, against Italy, and have worked together in a way the Scots have not. "Ultimately we want to get personal satisfaction out of our performance, based on the work we have done," Greg Smith, the coach, who has been subjected to considerable criticism, said. "If we win, people may keep quiet for a while."

Two New South Wales hold the key to Australian success today — and against Ireland and Wales: David Knox and Matthew Burke, the playmaker and the points-scorer. Knox enjoyed an Indian summer in Australia's provincial rugby, while Burke was the player of Australia's season, kicking goals with the regularity of a metronome during the Super 12 tournament and inspiring his colleagues with his running from full back.

Yet they can only perform when they have the ball. John Eales will ensure some, but the big query hangs over the Australian tight five, where Andrew Blakes wins his first cap at tight-head prop. Should they hold their own, then the polish of their back division may overcome even the Murrayfield roar.



Knox, second left, shows his delight at scoring a try during the Australians' defeat of Combined Districts last Saturday

Knox relishes opportunity to step out of Lynagh's shadow

David Knox could not resist a wry smile when reading the *Sydney Morning Herald* this summer. The newspaper had asked leading rugby personalities, among them Bob Dwyer, the former Australia coach, to select their preferred team to play the touring Wales team.

Dwyer nominated Knox, which came as something of a surprise because in the eight years he was in office, Dwyer had virtually ignored the talented but enigmatic Australian Capital Territory (ACT) stand-off half. "I thought 'Thanks Bob, the first year you're out of the job you put me in,'" Knox said.

That, to a large extent, has been the story of Knox's career to date: the nearly man of Australian rugby who made his international debut in 1985 but who has, in the intervening years, missed out on the glittering prizes while playing second fiddle to Michael Lynagh.

Lynagh and Knox were contemporaries in the successful Australia schools side of 1981-82 that toured Great Britain undefeated, but, while Lynagh went on to become a household name, Knox, now 33, remained a peripheral figure. To date, the man whom Dwyer still maintains has the "best hands" of any

Australia's nearly man hopes that, finally, his time has come. Mark Souster reports

stand-off, as well as a prodigious boot, has accumulated a mere six caps. In the meantime, Lynagh rewrote the record books before retiring last year after 72 games for his country.

The wheel of fortune has now turned full circle. After a twist of fate — Scott Bowen's broken leg — and a new lease of life with ACT in the Super 12 series, Knox finds himself playing against Scotland at Murrayfield today as the acknowledged first choice, a Pled Piper, of sorts, to compensate youngsters of the calibre of Burke, Roff, Horan and Howard.

"It has been pretty frustrating," Knox said. "I guess it's just been bad timing. But now things are looking up. I've changed and I've come out of

my shell. I'm now able to take games by the scruff of the neck. The guys at Randwick [his club] expect me to take control of the game. I'm the oldest guy there apart from Campo [David Campese], so the responsibility is on me."

In his early days, he had a reputation for marching to a different beat, a "regular guy" but one who lacked hunger. All wrong, he insists. It was simply that he soon learnt to mask disappointment and disillusionment while underneath still aching at the perceived injustice of successive rebuffs, the worst when failing to make the 1995 World Cup squad, having been a member of the Australia team that beat New Zealand 20-16 in Sydney a year before. "I thought that was definitely it,"

he said. "No way I'd get a look in at the age of 32."

Rejection for the 1992 tour of Wales and Ireland hurt almost as much and prompted him to take a year out, travel the world and settle in Italy and play for Padua.

"I suppose now I'm making up for lost time as far as rugby is concerned. It'll be a dream playing in front of 67,000 people at Murrayfield. I am pretty intense about it and am having trouble sleeping, but I'll be fine," Knox said. "I look on my job as getting the back division going. If they've had a good game, I know I have. I have learnt a lot from Michael [Lynagh] and Bob [Dwyer], that creating space for those outside is really important."

An arts graduate and a teacher by profession, Knox was also a talented cricketer, a member of the Australia Under-19 team that boasted players of the calibre of Tim May and the Waugh brothers. However, having opted for rugby, he has no regrets because, he said, the sport has "given me so much".

His hopes of confronting Gregor Townsend, an old adversary from the latter's stint at Warrington, have been dashed by the Scotland captain's switch to outside centre. "He is a fine player," Knox said. "They beat us in Sydney and I couldn't get a sniff at him. I hope it won't be the same on Saturday."

Even if it is, it may not be the last time the pair meet. Dwyer, his old mentor now in charge at Leicester, is rumoured to want Knox at Welford Road, an invitation he may find hard to resist. You see, Dwyer never forgets a friend.

Conflicting demands of club and country hit home

By David Hands

JUST when opportunity offers the chance to pick up the threads of domestic competition, the club versus country argument rears its head once more. That the country in this case is Ireland, whose match against Western Samoa has caused four games to be postponed in England, makes no difference. Clubs cannot operate as businesses in this way and the sooner they, the European governing bodies and television negotiators sit down together to structure a coherent programme, the better.

That England has yet to achieve co-operation between those disparate elements does not help the overall process. Different opinions over the value of regional rugby remain, as illustrated by the support offered by Sale and Orrell to the North's representative programme this month — as against that withheld by West Hartlepool and Newcastle; similarly, in the second division of the Courage Clubs Championship, Coventry take a common-sense approach relevant to this season's particular difficulties.

"I don't think divisional teams should play on sub-standard grounds with sub-standard teams," Gerry Sugrue, their chairman, said. "I understand that the English Professional Rugby Union Clubs want senior sides to play touring teams, but I fail to see how that will help English rugby if those clubs have a preponderance of overseas players. We have to learn lessons from cricket and rugby by league and, certainly, football."

"I want to raise the standard of English rugby generally and Coventry in particular. Touring sides should play English-qualified representative teams, not international all-stars XV's."

Though weakened, the first-division programme today still offers an outstanding game at Franklin's Gardens between Northampton and Bath. Northampton are annoyed that Ireland would not release players when their international with Western Samoa is not until Tuesday, but they have chosen to go ahead with the game to avoid risking a backlog of fixtures.

Nick Seal has been passed fit to play full back and last season's England half backs, Matt Dawson and Paul Grayson, may feel they have a point to prove — notably against Mike Catt — after their omission from the XV to play Italy. Gloucester, meanwhile, will hope to pick up the form of a month ago, when they overturned Wasps. That victory, their first in the league this season, carried them ahead of West Hartlepool whom they visit today with Ed Pearce at No 8.

Federico Mendez, who has signed to play for Bath, plays in the first of two internationals between Argentina and South Africa in Buenos Aires today. His inclusion is an indication of how far Argentina have relaxed their stance against professionalism.

Tuigamala on bench against depleted Munster

By Karl Johnston

IRISH interest in the Heineken Cup and the European Conference has ended, but this weekend marks the start of a period of intense activity on provincial and international fronts, at full and age-group levels. As the national and A squads continue their four-day training session at Limerick University today, a much-depleted Munster side takes on the visiting Western Samoans at Musgrave Park in Cork, where the province's under-21 team will play the New Zealand News under-21s tomorrow.

After a flurry of training sessions involving domestic, Western Samoan, South African, New Zealand and Australian squads on Monday, Tuesday will give Pat Whelan, the national team manager, and Murray Kidd, the coach, their first opportunity of the season to test international waters. That afternoon, Ireland A will meet South Africa A at Donnybrook in Dublin, then, in the evening, the full national team will face Western Samoa at Lansdowne Road in the first full rugby international match to be staged under lights in Ireland.

With 11 of their first-choice players ruled out by national demands, Munster today field a side that bears little resemblance to the team defeated by Toulouse a week ago. Only four of that team will be in action against the Samoans — Pat Murray and Sean McCarthy, who were original choices, and Paul McCarthy and Len Dineen, who came on as replacements against Toulouse.

However, most of today's squad were involved in both Munster's Heineken Cup and successful Guinness inter-provincial championship campaigns. There are only two new caps — Frank Sheehan, the hooker, and Alan Quinlan, the flanker — while the international players are McCarthy, McCarthy and the scrum half, David O'Mahony, who made his solitary appearance against Italy in 1995.

Valiga Tuigamala, who has been called up by coach Bryan Williams, is a replacement this afternoon, but will play on the left wing against Ireland on Tuesday, when he will be making his international debut for his native country. His only previous international appearance was in the first international at Dunedin in 1992, when the All Blacks won 24-21.

Terry Holmes, the Cardiff coach, has told his team to put next week's European Cup quarter-final against Bath out of their minds and concentrate on this afternoon's Welsh League first division match at Neath. International calls and the two European club competitions have seen a six-week break in domestic activity and Cardiff third in the table and five points adrift of leaders Swansea, are anxious to make up for lost time.

TODAY'S TEAMS AT MURRAYFIELD

SCOTLAND	AUSTRALIA
R J S Shepherd (Melrose)	15 M C Burke (NSW)
A G Stanger (Hawick)	14 T J Horan (Queensland)
G P J Townsend (Northampton)	13 D J Herbert (Queensland)
B R S Eriksson (London Scottish)	12 J W Howard (ACT)
K M Logan (Stirling County)	11 J W Reff (ACT)
C M Chalmers (Melrose)	10 D J Knox (NSW)
G Armstrong (Newcastle)	9 S J Payne (NSW)
D W Hilton (Bath)	8 R L L Harry (NSW)
K D McKenzie (Stirling County)	7 M Foley (Queensland)
B Stewart (Edinburgh Acad)	6 A T Blades (NSW)
M I Wallace (Glasgow HK)	5 O Fingon (ACT)
D F Cronin (Wasps)	4 W W Waugh (NSW)
G W Weir (Newcastle)	3 J A Eales (Queensland)
I R Smith (Gloucester)	2 D J Wilson (Queensland)
E W Peters (Bath)	1 D T Maru (NSW)

Replacements: P Thomas (France)
 REPLACEMENTS: 16 D A Stark (Melrose), 17 S Hastings (Walsworths), 18 B W Redpath (Melrose), 19 S Murray (Bedford), 20 A G M West (Curie), 21 D G Ellis (Curie).
 REPLACEMENTS: 16 D I Corns (NSW), 17 R C Tombs (NSW), 18 G M Grogan (ACT), 19 B J Robinson (ACT), 20 A Heath (NSW), 21 M Caputo (ACT).

SAILING: ISAF VOTES IN FAVOUR OF REPLACING STAR CLASS WITH NEW 'SUPER DINGHY' IN SYDNEY

49er wins approval to join the gold rush in 2000

By Edward Gorman, Sailing Correspondent

THE council of the International Sailing Federation (ISAF) yesterday approved the introduction of the 49er, a high-performance dinghy, for the Sydney Olympic Games in 2000 and, at the same time, threw out the Star class to make way for it.

The 49er was approved at the ISAF's annual conference in Brighton, alongside the Mistral men and women's windsurfers, the Europe, Soling, Laser, Finn, 470 classes for men and women and the Tornado catamaran.

Paul Henderson, the ISAF president, whose personal enthusiasm for the inclusion of one of the new breed of dinghies did much to ensure that a change was made, said he was disappointed for Star sailors, but was sure the class would continue to thrive. "I have no doubt that we now have a blend of classes which encourages young sailors, both men and women, of all weights and aptitudes, to aspire to participate in the Olympic regatta," he said.

Meanwhile, Lawrie Smith was in Brighton to announce the first five crew who will sail with him on the men's boat in the Swedish Team EF syndicate in the Whitbread round-the-world race next year. In

addition to Magnus Olsson, the senior Swede on the team, the new crew are Gordon Maguire, who sailed with Smith on *Rothmans* in the 1989-90 Whitbread and was watch captain on *Winston* last time round; Neal McDonald, who recently crewed for Smith

on the 18ft skiff that was sponsored by *The Times*; Adrian Stead, who was part of Andy Beardsworth's Olympic Soling crew; and Steve Hayles, who navigated on *Reebok* in the last Whitbread. Smith, who will sail with up to 11 crew, said the inclusion of

more stopovers and, therefore, more short legs in the race will mean that boat speed and crew work will be more important next year. He said he is likely to run a two-watch system again and wants six good helmsmen. Beardsworth is among those still hoping to

get a place, though Smith is under pressure to choose his remaining crew members from a range of nationalities.

The two new EF boats are expected to be completed in May. The team will then select the two fastest from its four-strong stable for the race.



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BOXING 46

Celtic warrior
refuses to step
aside for Benn

SPORT

SATURDAY NOVEMBER 9 1996

RUGBY UNION 47

Scotland looking
to capitalise on
Australian doubts



Hodde restores troubled defender as captain for crucial World Cup qualifier

England invest trust in Adams

FROM ROB HUGHES, FOOTBALL CORRESPONDENT, IN TBILISI

THE highest honour in English football will be restored to Tony Adams when he leads England onto the field to play Georgia in a World Cup group two qualifying game here this afternoon. Adams, returning after a serious knee injury, is expected to wear the armband only until Alan Shearer returns, yet he was unequivocal yesterday in stating his ambition to prove such a leader that even Shearer would have to accept that the Arsenal captain is in charge long-term.

"I have human aspirations, like everyone else," he said. "I'm realistic and if the manager thinks it would be better for England for someone else to be captain, then I would try to give all that I can under that person. But, as a human being, I like a bit of praise, I like being the captain and, of course, I want to be the best there is."

It sounds perfectly logical and perhaps, despite all, it will prove to be right. Yet how could we forget, how could we look at Adams in the eye and not confront the extraordinary fact that he is a man, with a long pedigree of leadership, in the first phase of attempting to conquer the alcohol dependency that he admitted last month, together with a marital break-up?

A morning in the company of Adams has a compelling openness to it. This new trend, though Adams rightly said it is too personal and too serious to be trendy, has suddenly confronted us with three players — Adams, Paul Gascoigne and Paul Merson — who all require therapy for drink-related problems. Who can say with confidence that they know Glenn Hodde is making the right decisions every time? This is not a slur on the England coach, Hodde, just 39, is relatively new to his own calling. He has a spiritual approach of undoubted determination and integrity, but even he, surely, cannot have envisaged, approaching only his third match in charge of England's national team, such a challenge.

We almost forget we are talking about a game. It has grown, with breathtaking speed, into something invaded by business, by international politics, something hijacked by all manner of parasites seeking to use the players and their money... and now the need for professional counsel-

lors. Who are the counsellors? What do they know of the intensity of the sporting life, or of trying to take therapy down the end of a telephone line, which itself has no reliable consistency and which costs the Football Association £6.80 per minute — when a line can be had.

Given all these adverse circumstances, Adams seemed to take up the baton that he lost while having knee surgery as if it were as simple as breathing. He ducked nothing, but then Adams never did and it is easy to believe that he will this afternoon prove a commander in the field of tempered resolution.

GROUP TWO

ENGLAND (possible, 3-4-2-1): D Shearer (Arsenal), G Hoddle (Manchester United), A Adams (Arsenal), G Southgate (Aston Villa), D Platt (Arsenal) or D Beckham (Manchester United), P Line (Manchester United), Beckham or D Batty (Newcastle United), A Hinchcliffe (Sunderland), S McManis (Liverpool), M Le Tissier (Southampton) — I Wright (Arsenal).

GEORGIA (4-4-2): I Zolota (Dynamo Tbilisi), Z. Rikashvili (Alania Vladikavkaz), K. Tskhadadze (Dinamo Tbilisi), M. Shelia (Alania Vladikavkaz), G. Chikvadze (Dynamo Tbilisi), K. Gogochidze (Dynamo Tbilisi), G. Kiknadze (Manchester City), T. Kiknadze (AEK Athens), G. Nemsadze (Trebzonspor), S. Anelidze (Trebzonspor), G. Gogochidze (Dynamo Tbilisi).

RESULTS: Moldova 0 England 2; Moldova 1 Italy 2; England 2 Poland 1; Italy 1 Georgia 0.

MATCHES TO COME: Today, Georgia v England, Tbilisi, 19.00; Poland v Moldova, 19.00; England v Italy, March 28 1997; Italy v Moldova, April 2; Poland v Italy, April 2; England v Georgia, July 7; Poland v May 31; Poland v England, June 7; Georgia v Moldova, June 14; Poland v Georgia, Sept 10; England v Moldova, Georgia v Italy, Moldova v Georgia, Oct 7; Moldova v Poland, Oct 11; Italy v England, Georgia v Poland.

TELEVISION: Sky Sports 1: coverage starts at 19.00 (match, repeated at 8.30pm); BBC2: 10.00pm Match of the Day (programme); BBC Radio 5 Live: Sport on Five from 11.55am.

I am surprised at my own reaction to this, because the feeling has remained all week long that Paul Gascoigne is not nearly so ready to be sent into the field. Gascoigne's soul-baring over the wife-beating incident, and his apologies, have genuine sincerity; but the suspicion remains that the best Hoddle can do is to leave Gascoigne on the sidelines.

By complete contrast, Adams gave a thoroughly convincing impression yesterday of a man changed. "I have

changed, in every way," he said. "Oh, I think [Hodde] knows that I've changed."

Hodde offered Adams the captaincy in private on Thursday night. "I'm very grateful that he has shown great faith in me," the restored captain said. "I've seen things in myself that I don't like, I've looked, warts and all, and I needed to do it."

He came to this crisis in his life after a summer of another kind of dependency, after seven injections into that wounded knee to get through the European championship. "It was worth the risk and I was giving everything for what I wanted to achieve for my country. The manager may say I'm looking leaner and, in practical terms, I suppose I'm bound to, not drinking Guinness."

"What the counselling is doing for me is personal, I won't go into it, but I have changed my life. I've had this mask on for all these years. I've changed my football, too. It has opened up a new field for me since George Graham left. For eight years, I was suppressed because he wanted a particular type of player. He got success with it, but, through different systems since, I've expressed myself a bit more and I think I've opened some eyes."

Adams said that he feels comfortable as the central figure in a three-man defence. He insisted that the leadership style, the first-in-the-face motivational tactic, that Hoddle said three months ago he would never resort to, has gone.

"I've changed in that way as well. I'm trying to lead by example, what I said to the Arsenal players: 'If you want encouragement, look at me. I'll be running, and kicking for you.' Adams is the only certainty to start that Hoddle will give in public until just before kick-off. He is concerned about the patchiness of the pitch and the passion of the crowd, which is liable to exceed 70,000.

"Technique is their strength, they have it across the midfield and you could say my thinking is to do something about that. But we want to win the match." The coach and his captain know the team, the task and the extent of the trust that they have placed in one another in the name of England.



Adams tries on the captain's armband in Tbilisi yesterday after being asked to lead England in the absence of Shearer

Players vote
for Jones
to tackle the
lead role
with Wales

FROM RUSSELL KEMPSON
IN GINDHOVEN

VINNIE JONES sat in a hotel coffee shop here yesterday, carrying in his left lobe, almost shaking with emotion. His voice quivered and, occasionally, his eyes welled up. Jones — football bad boy and perennial curse of the establishment — had been handed the captaincy of his adopted country for the first time.

Jones, 31, in only his sixth international appearance, will lead Wales into their World Cup group seven qualifying match against Holland this evening. The former hood carrier and now Wimbledon midfielder player and captain, who has been sent off 12 times, had completed the most unlikely of journeys.

"So much is going on inside me and I can't really explain what it is," he said. "I just feel tremendous pride. It has to be the proudest day of my life."

Jones replaces Barry Horne, who is injured, as

McAllister middle 50
Enduring Southall 51
Weekend View 51

captain and was the unanimous choice of the Wales squad. In a bizarre secret ballot, with Bobby Gould, the manager, providing the pens and paper, the players voted for Jones to wear the armband.

"Everyone applauded at the result," Gould, who once managed Jones at Wimbledon, said. "I've always said that Vinnie has been underrated. People have tended to concentrate on the other facets of his character. Many professionals might say that this is a sad day for football, and Vinnie will have to understand that, but let's wait and see what happens."

Though born in England, Jones qualified for Wales through his late grandfather, Arthur, who lived in Ruthin. "I've had to put up with the snipers all my life and I'm sure they'll have another pop," he said, "but I got this honour not through favouritism... but by the vote of a squad of international footballers. How can people argue with that?"

Stress proves too great for Coppell

BY RICHARD HOBSON

STEVE COPPELL was as good as his word. "There will be no miracle from me," he said on being appointed the Manchester City manager. Yesterday, just 33 days later, he stood down after Monday medical advice because he could not handle the pressure of pulling such a high-profile club out of decline.

At a hastily-arranged press conference, Coppell, looking gaunt, read out a brief statement and refused to answer questions before leaving quietly for a holiday.

It had taken Francis Lee, the chairman, 42 days to find a

that I would like to, I am extremely embarrassed by the situation."

He signalled his intention to leave last Sunday and declined the offer of a week's break when he stood down after Monday. Lee's continuing attempts to bring about a change of mind proved fruitless.

"Some people can cope, some people cannot. It is another sad day for the club," Lee said, probably more embarrassed than Coppell. Phil Neal, who resigned as manager of Cardiff City to become Coppell's assistant, takes over on a caretaker basis.

Outwardly, Coppell appeared to have the ideal, composed temperament to bring stability to a club that has had 16 managers in the past 25 years, is more than £20 million in debt and the subject of takeover speculation. However, when he resigned as manager of Crystal Palace after nine years in 1993, he said that he could not face dismissing players and staff who had helped him before that relegation season from the Premier League.

Howard Wilkinson, the chairman of the League Managers' Association, said that he was not surprised that a leading manager should cite stress as a reason for resigning. Kenny Dalglish left Liverpool for the same reason five years ago before re-emerging refreshed to lead Blackburn Rovers to the championship.

Dr Rabi Rana, a stress expert at University College, London, said: "Some people thrive on stress, but for others it becomes intolerable. Mr Coppell suggests he has reached that point."

replacement in Coppell after the departure of Alan Ball in September. George Graham and Dave Bassett had turned down the job and others had removed themselves from contention publicly.

"When I was given the job, I was proud, delighted and excited," Coppell said. "I am not ashamed to admit that for some time I have suffered from the huge pressure that I have put upon myself and since my appointment this has completely overwhelmed me to such an extent that I cannot function in the job in the way

Holyfield's moment of truth

FROM SRIKUMAR SEN, BOXING CORRESPONDENT, IN LAS VEGAS

BOXING could reach great heights of courage and endeavour or hit new depths of wretchedness when Mike Tyson and Evander Holyfield meet here tonight. It all depends on the performance of Holyfield, the bravest of the brave, but, at 34, well past his best.

Holyfield may be able to match Tyson blow for blow for the first three rounds and provide some indication of just how good Tyson really is, but the general view is that he will be demolished inside two rounds. Many experts even fear that he could be bludgeoned unceremoniously to the floor and suffer tragic consequences. Holyfield has been showing signs of ill health for a couple of years.

The challenger brushes aside such gloomy talk and is certain that he will lift the World Boxing Association heavyweight championship. "Tyson knows I'm the only guy who doesn't fear him," Holyfield said. "Most punches aren't accustomed to tak-

ing punches. It affects them a bit more because they're used to bashing out everyone else. I'm happy to be given the chance to change the world." Comments which brought a chilling rejoinder from Rory Holloway, Tyson's co-manager, who said: "I hope you are around on Sunday to see how the world has changed."

Certainly, Holyfield will not leave his fight back in the dressing-room, as have most of Tyson's opponents — he is fearless — but it is difficult to make a case for him. He is not the man he was five years ago when the bout was first made but did not go ahead because Tyson went to prison.

The Holyfield of those days might have had a chance. However, while Tyson was in prison, Holyfield had one hard contest after another, each one putting years on him: against Bert Cooper, Michael Moorer and Riddick Bowe, twice. After being stopped by Bowe in the third match in 1995, he failed to impress in subsequent bouts, looking

more and more battle weary. He was particularly ineffectual against Bobby Czyz, a light-heavyweight.

Holyfield's punches bounced off Czyz. "If he could not hurt me, how's he going to hurt Mike Tyson?" Czyz asked. Tyson, all the while, was resting in prison, after returning to the ring 15

COVERAGE

TELEVISION: Sky Sports 2: Manchester boxing (coverage starts at 8pm). Sky Box Office (pay-per-view) Las Vegas boxing (coverage starts at 12am). Radio: 5 Live coverage of all fights starts from 9.05pm.

months ago, has had four easy contests. While they have not tested him, they have certainly sharpened him up and he looks better now than he did in his pre-prison days.

Holyfield, on the other hand, has slowed appreciably. He is not so quick about the ring and does not have his old hand speed. Slow reflexes against Tyson means certain

defeat. Worst of all, he is determined to stand toe-to-toe with Tyson if he has to. That can only lead to a sorry ending for him.

Three of the leading trainers in the United States — Eddie Futch, Teddy Atlas and Emanuel Steward — give Holyfield very little chance and fear the consequences. According to Futch: "Holyfield's ability to throw off the effects of shots seems to be gone. The danger is in being hurt on his feet. He'll be lucky if he gets hurt and goes right down."

Atlas said: "We've all got an opinion of Holyfield being so special, but when he couldn't handle Czyz more easily, you knew something had diminished him. You don't judge by chronological age, you judge by tough fights and Evander is more into his forties if we judge him that way."

Steward, who used to train Holyfield and is now with Lennox Lewis, said: "I think Tyson will win, but you never know with Evander. He can pull it out, but I think it will be like Hagler-Hearns. That was a breathtaking three rounds. The world would settle for that."

On the undercard, Henry Akinwande, of Britain, the World Boxing Organisation champion, defends against Alexander Zolkin, of Russia. Akinwande, who has greatly improved under Jean Courtes, his French manager, and his American trainer, Don Turner, should have no problem, for Zolkin is little more than a plodder.

The Briton won his title by stopping Jeremy Williams last June. The world's heavyweights, including Tyson, will be watching to see if he can stop Zolkin as well.



Don King, the promoter, presents the protagonists, Tyson, left, and Holyfield

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مركز من الامم

Imran Khan enters poll race to fight corruption

FROM CHRISTOPHER THOMAS IN ISLAMABAD

IMRAN KHAN announced plans yesterday to contest Pakistan's general election due in February — the first formal entry into politics by his fledgling Movement for Justice party.

"I know my limitations," he said. "As in cricket the person who does well is not the one who is most talented, but the one who knows what he can do and cannot do. The secret is team selection."

The former Pakistani cricket captain, as popular as a film star among the illiterate majority, added that it was time to introduce new faces into politics. He will be seeing a new face himself soon: he will be in London in a day or two to await the birth of his first child, taking him away from tumultuous political events at home.

His wife, Jemima, has spent little time in Pakistan since Mr Khan's cancer hospital in Lahore was partly destroyed in a bomb attack eight months ago. After that she was given a bodyguard and rarely left her Lahore home. Her husband

commutes frequently to London, balancing family life with political ambitions.

Mr Khan, 44, looked exhausted after a 24-hour brainstorming session with the executive committee of his party, designed to draw up a programme for contesting the general election. He hopes privately that the polls will be delayed, giving time for an accountability commission to be established by President

Leghari to bar corrupt and criminal candidates.

That could lead to a ban on both Benazir Bhutto, the dismissed Prime Minister, and Mian Nawaz Sharif, leader of the opposition. Mr Khan would then be the biggest name in the race, giving his underfunded party a chance to capture ground from the two main contenders, both hugely financed at election times by drugs and mafia money.

He said he did not think that being married to a foreigner would harm him in politics. Pakistan had accepted his wife, daughter of Sir James Goldsmith, the industrialist, even though some people had said his marriage was part of a Jewish conspiracy against the country.

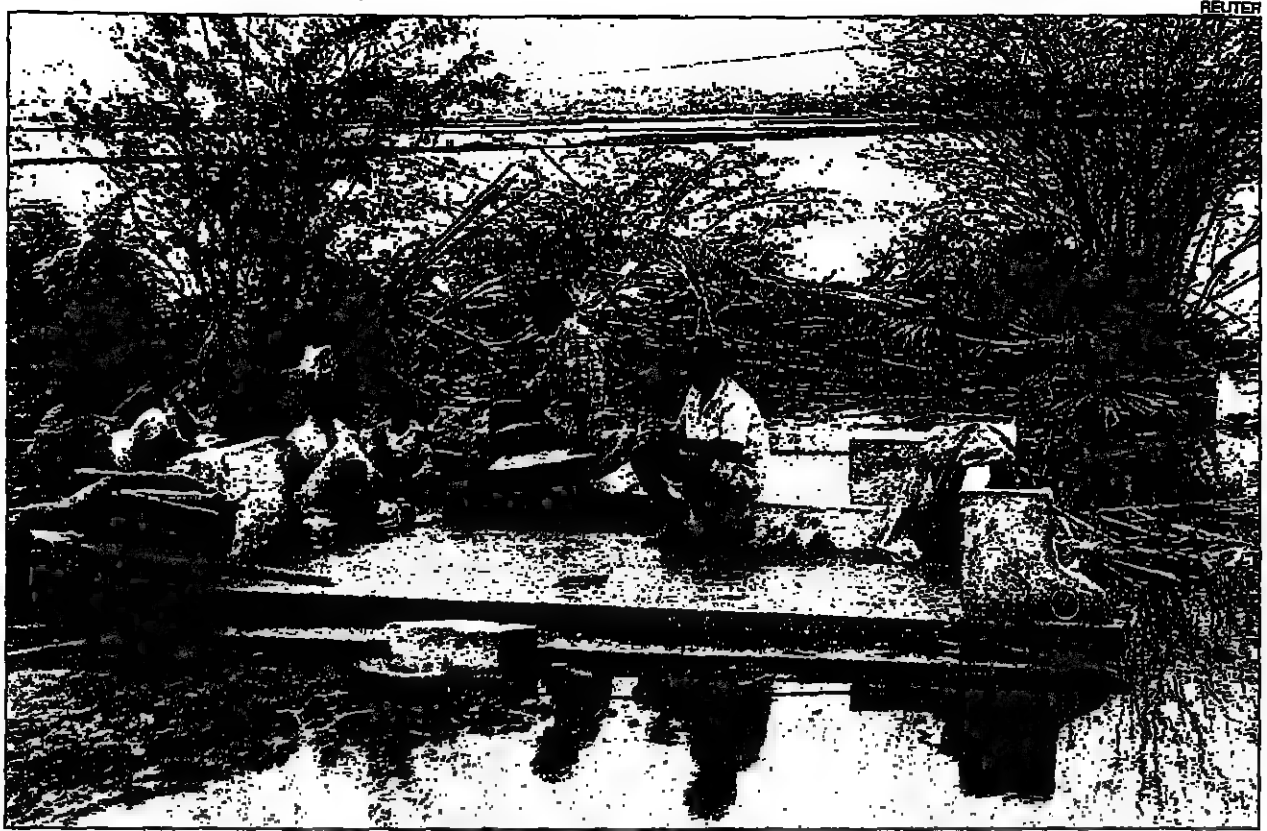
His party hopes to field candidates in every constituency, and they will be required to list their assets and income for public scrutiny. He intended to list his own wealth, which was not substantial — "financially things are not that good, believe me, with inflation as it is". His party

leadership consists almost entirely of political novices. They are lawyers, engineers, journalists, doctors, consultants and academics — an English-speaking, often foreign-educated, elite. Mr Khan said he had not wanted to enter politics but had done so because Pakistan was heading for disaster. Pakistan's politics had a sordid history of opportunism and betrayal, and corruption deterred expatriate Pakistanis from investing in the country. "The moment they come here, 100 agencies start asking them for money. You cannot even build a road because the money disappears."

There was huge tax evasion. He had paid taxes since he began earning money from cricket in 1976. It was disgraceful that in a poor country the official residences of the Prime Minister and the President should have a fleet of Mercedes cars. He had seen Pakistani landlords living in royal style in London with Rolls-Royces, yet they paid not a rupee in tax.



Khan: hopes Bhutto will be banned from politics



Victims of the cyclone are left with only the bare floor of their hut in Pagadalapeta, Andhra Pradesh

Death toll at least 1,000 in Indian cyclone

FROM COOMI KAPOOR IN DELHI

A THOUSAND people are feared to have died in the cyclone that struck Andhra Pradesh's coastal belt in south-east India on Wednesday night. The

official toll was 400, but Chandra Babu Naidu, Chief Minister of Andhra Pradesh, feared it could reach 2,000. More than 10,000 homes were destroyed, and 200 tent camps have been set up to house at least 100,000 people. Tons of rice were scattered, and

banana and sugar cane plantations turned into swamps. Decaying bodies of livestock raised fears of water contamination and cholera. Indian naval helicopters, assisted by satellite information, dropped food and medicine to half a million people stranded by floods.

Patten faces inquiry over departure of immigration official

FROM JONATHAN MIRSKY IN HONG KONG

CHRIS PATTEN, the Governor of Hong Kong, may be summoned before a government committee investigating the deepening scandal over the sudden resignation of the colony's director of immigration.

The departure of Lawrence Leung after 31 years of service gave rise to speculation about whether he had passed on sensitive information to China, including the names of dissidents living in the colony, and permitted excessive numbers of mainland Chinese into Hong Kong.

After unsuccessful efforts to secure information from the Government about why Mr Leung had been allowed to retire on full pension after 24 years' notice instead of the 12 years' notice required by the Legislative Council set up the select committee to what investigate the affair.

The first meeting in what promises to be a long series of sessions began yesterday when the committee's legal adviser agreed that witnesses should give testimony under oath and said those who were caught lying faced seven years in prison.

When asked whether Mr Patten could be called before the committee, the adviser

said: "There can be no exceptions." Government House afterwards referred to the Letters Patent which stipulate that the Governor attends Legislative Council meetings "at his discretion".

Elizabeth Wong, a committee member and retired senior civil servant, said, "I hope we call the Governor. I doubt if those who testified to us before were acting on their own."

She was referring to Lam Woon-Kwong, the Secretary for the Civil Service, who in past testimony to the council insisted that Mr Leung had been permitted to retire on "personal grounds", but refused to answer when asked if Mr Leung had been forced to leave government service.

Mr Patten, who recently declined to praise Mr Leung's 31 years of service, has said his officials will give no further information if summoned before the committee.

The committee yesterday agreed on a four-hour session for Mr Lam in three weeks time. James To, a member of the council, said that if Mr Lam refused to testify, claiming immunity on public interest grounds, "that would be a constitutional crisis".

Simon Jenkins, page 22

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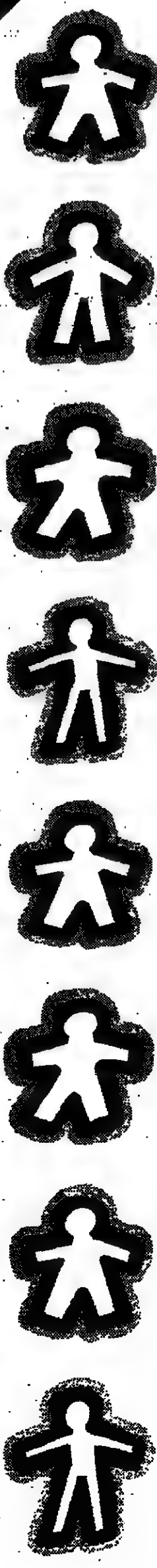
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Drug cocktails give Aids victims new lease of life

FROM GILES WHITTELL IN LOS ANGELES

TALL, fit and imposing, Tom Bianchi takes 16 pills a day and every two months receives a 15-minute injection of an experimental drug. The medication is a nuisance, but life could be far worse. Three years ago he was on the verge of developing Aids.

Mr Bianchi, 51, is among a growing number living with HIV in California who, thanks to potent cocktails of protease inhibitor drugs, have fought off the virus to the extent of having to cope with the challenges of staying alive — from the surprise of prolonged life expectancy to selling unused cemetery plots.

Though not a cure, protease inhibitors can eliminate up to 99.9 per cent of HIV in a patient's body, according to research announced this week

in Birmingham. The findings came as no surprise to Dr Garry Coriat of the Pacific Oaks Medical Group in Beverly Hills, whose practice treats some 30,000 HIV-positive patients, about 85 per cent of whom have managed to reverse the onset of Aids with the drug combinations.

Hopes of a further Aids breakthrough were raised last month when the US Food and Drug Administration authorised full-scale trials on a new drug, Cytol, made from mice injected with HIV antigens and designed to boost the immune system. Mr Bianchi claims to have been the first person to win a reprieve from Aids when his "viral load" dropped by more than 90 per cent within weeks of his first Cytol injection. Recoveries

"absolutely as dramatic as remissions from cancer" have been seen in patients on protease inhibitors, Dr Coriat said. It is then that the unexpected traumas of a new lease of life can strike.

Not only must patients make a profound mental adjustment, having prepared themselves for imminent death; many also face loneliness if friends have been lost to the epidemic, and such practical woes as debt, unemployment and life insurance policies cashed in prematurely. As one patient admitted in the *Los Angeles Times*: "I took liberties with my credit cards. I was thinking, 'So what if a dead man has bad credit?' In southern California alone, at least two major Aids clinics and an Aids hospice have

closed for want of critical care patients since the federal approval of three protease inhibitors, saquinavir, zidovudine and didanosine, in the past year.

Meanwhile, psychologists offering counselling to Aids patients have rapidly switched their emphasis from easing death to enhancing life. "Perplexed doesn't even begin to describe" the mental state of those coming to terms with recovery, Jackie Black, a counsellor at the Los Angeles Gay and Lesbian Centre, said.

"We tend to say, 'Congratulations'... but we forget we have been training these people for ten years to get ready to die." However, doctors are emphasising that protease inhibitors are a treatment, not a cure.

Anti-viral therapy buys time for patients

PROTEASE inhibitors have improved the outlook for HIV-positive patients, but their use should still be thought of as buying time rather than effecting a cure. Three drugs of the protease inhibiting group are in use, with others undergoing trial. Problems to be solved include the optimum time to start treatment, how long it should last, the type of protease inhibitors to use, and what other drugs should be given. There is a move, however, towards starting this multiple anti-viral treatment



ment early in the disease's course. It seems likely that even when there is a remarkably good response to multiple anti-viral treatment given late in the course of HIV, that the therapy will have induced remission rather than eradication.

It must also be supposed

that patients will remain infectious and have to continue the usual precautions. Even if the viral load in the blood is low, it may be higher in the semen. When use is at a late stage of the disease the patient's best hope for achieving long-term remission is that other new drugs will be

introduced before their condition has slipped beyond the control of the existing regime.

The most enthusiastic reports about protease inhibitors have followed their use, as part of multi-drug treatment, when the therapy has started at sero-conversion — the minor illness that affects patients about six weeks after infection. Protease inhibitors block the virus's release, stopping it spreading.

DR THOMAS STUTTFORD



Nasa's Mars Global Surveyor is launched from Cape Canaveral, Florida, for a two-month journey to study the red planet's atmosphere and surface

Shell sued over oil protester hangings

By PETER FOSTER

THE family of Ken Saro-Wiwa, who was executed by the Nigerian Government a year ago, has launched a legal action against the giant Shell oil company.

The lawsuit, filed in New York against Royal Dutch Petroleum and Shell Transport and Trading plc, alleges the executions by the Nigerian junta were carried out with the "knowledge, consent and/or support" of the company.

The action comes two days before the first anniversary of Saro-Wiwa's execution which is to be marked by a series of protests and vigils by human rights activists around the world. His trial was condemned as a sham by Britain, South Africa and America.

On Thursday, Shell announced it was to include specific reference to human rights in its general statement of business principles. The move came after a series of meetings between the company and pressure groups including Amnesty International and Pax Christi, the church pacifist group.

Shell was widely criticised at the time of Saro-Wiwa's death for its reluctance to intervene on his behalf. Saro-Wiwa, the leader of the Movement for the Survival of the Ogoni People (MOSOP), campaigned vociferously for a greater share of oil revenues and a clean-up of oil spills across Ogoniland. He was accused of leading a mob to murder four Ogoni leaders who opposed his campaign.

The action has been brought jointly by the families of Ken Saro-Wiwa and John Kpume, deputy president of MOSOP's youth wing, who was also executed a year ago.

The case was filed by the Centre for Constitutional Rights under the Alien Tort Claims Act that provides federal jurisdiction for alleged civil wrongs committed by foreigners who break the law of nations or a US treaty. The claims were also brought under the Torture Victim Protection Act that provides federal jurisdiction for acts of torture and extrajudicial "execution".

The families allege Saro-Wiwa and Kpume were killed for murders they did not commit and because of their challenges to the military dictatorship of General Sani Abacha. They also contend the men were tried before a special tribunal that violated international standards of due process.

Shell yesterday denied that it had played any role in the Ogoni hangings. "Those allegations have been refuted previously and they are further refuted now," a spokesman for the company said.



Netanyahu: personal pledge to West Bank

Hebron settlers promised expansion

FROM CHRISTOPHER WALKER IN JERUSALEM

ISRAEL'S Prime Minister, Benjamin Netanyahu, has promised Jewish settlers that he would expand settlements in the occupied West Bank to compensate for the withdrawal of Israeli troops from Hebron, still the subject of negotiations with the Palestinians.

According to Israel television, the pledge was made during a private meeting between the Prime Minister and leaders of the 144,000 settlers. "When the army vehicles pull out of Hebron, the mobile homes will pull into the settlements," the television reported. About 450 militant Jews live in the centre of Hebron among 120,000 hostile Palestinians. The potential for violence in the city holy to both Muslims and Jews has been growing. Yesterday Yitzhak Mordechai, the Defence Minister, reported to the Cabinet that the atmosphere there was "very tense".

Political sources said that Mr Netanyahu's new offer was an attempt to defuse the chance of an explosion of Israeli-Arab violence. Talks on the Hebron pull-out are expected to resume in earnest when Dennis Ross, the American special envoy, returns to the region next week.

Yehudi Ahrnol, the Tel Aviv daily, quoted Mr Netanyahu as telling the settlers: "I will personally see to it that all the delays in your expansion plans (are remedied) and I will make sure that the approved decisions are implemented on the ground."

The Palestinians consider settlement construction one of the greatest threats to the already ailing peace process and the United States calls it an "obstacle to peace".

Last night the left-wing Israeli pressure group, Peace Now, said: "The Israeli public should note that hundreds of millions of shekels from the Government's budget are about to be invested in new apartments, the expansion of settlements, in caravans and outrageous allocations to 3 per cent of the population."

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Concern grows for Sinatra

Los Angeles fears for the health of Frank Sinatra, 80, mounted yesterday amid reports that he has been treated in hospital here for pneumonia and heart failure (Giles Whittell writes).

More than a week after being admitted to the Cedars Sinai Medical Centre with what aides described as a pinched nerve, the singer was still being treated there in a room that resembled an intensive care unit, according to one report. At Mr Sinatra's request, no official statements have been issued about his condition since last weekend.

US Navy 'did not fire at Flight 800'

New York: FBI and crash officials dismissed a claim by Pierre Salinger, the veteran journalist, that the US Navy was responsible for July's TWA Flight 800 disaster. Mr Salinger said he had a document that showed that a US Navy missile test accidentally brought down the Boeing 747. "Friendly fire", theories about the crash, which killed 230 people, have circulated for several weeks on the Internet.

Holocaust bank details due

Geneva: Switzerland's banking ombudsman will on Tuesday give the first results of attempts to track down the unclaimed accounts of Holocaust victims, but few have been traced so far (Peter Capella writes). There are rumours that the World Jewish Congress and Swiss banks have struck a compensation deal.

Magazine, page 31

Convict saved from execution

Richmond, Virginia: A convict's death sentence for the killing of a fellow inmate was commuted three hours before he was due to die by lethal injection after four jurors said they doubted their verdict and the victim's mother pleaded for mercy. George Allen, the state Governor, reduced Joseph Payne's sentence to life without parole. (AP)

Lions devour lone drinker

Middelburg: A 35-year-old man was eaten by a group of five lions on a game farm near his South African town when he wandered into the bush after a bout of drinking, police said. Elphas Silewa was visiting friends on a game farm near Kruger Park. The lions were later tracked down and shot dead. (AFP)

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London and Paris urge help for refugees as marauding Hutu thugs hunt down children

Major may send British troops on aid mission

FROM JILL SHERMAN IN BORDEAUX

THE Prime Minister last night held out the prospect of sending British troops to help to get humanitarian aid to more than a million refugees stranded in eastern Zaire.

While John Major drew back from supporting the specific military plan put forward by the French he made clear that Britain would be prepared to send in British armed forces to support the humanitarian effort if the African countries involved wished. Other options such as logistical and financial support are also under consideration but Mr Major played down any suggestion of sending British troops into combat.

Spanish priests are murdered at camp

FROM TUNKU VARADARAJAN IN MADRID

THREE Spanish Marist priests were murdered yesterday at a refugee camp six miles from Bukavu, in eastern Zaire. Rescue workers who found their hacked and shot bodies could not say whether Zairean troops or Tutsi rebels were responsible.

The three were identified by the Spanish Foreign Ministry as Julio Rodriguez Jorge, 40, Servando Mayor Garcia, 44, and Miguel Angel Isla Lucio, 53. The latter had arrived in Zaire just 15 days ago. A fourth Marist priest, Fernando de la Fuente, is believed to have escaped but his whereabouts are not yet known. They had appealed for protection by radio four days ago.

The Society of Mary to which the dead priests belonged was founded in Lyons in 1824 by the Ven Jean Claude Marie Colin. Educational and missionary work form the mainstay of its activities, and the order has been present in Zaire for several decades.

Some 50 Spanish priests, many Jesuits and Carmelites, still remain in Zaire, most of them concentrated in the war-torn eastern regions. A Carmelite priest, Jesus Gutierrez Portero, was kidnapped a week ago by Tutsi rebels in Bukavu. His fate is unknown. Yesterday, Spain's Ambassador in Kinshasa appealed to Spanish priests to leave.

the aid to the people who desperately need it and does that require a military intervention, who could best provide that if it is required, and what kind of contribution can a country like the United Kingdom, France or the United States make to that international effort?

Asked whether British forces were overcommitted Mr Rifkind said: "There are problems, practical problems of that kind. But we do have professional Armed Forces that can often assist."

France is pushing for the creation of a 5,000-strong UN-sponsored force and has said that up to 1,000 troops would be available provided other countries, notably the United States, matched its commitment. So far Washington has offered logistical support.

Speaking after the summit Mr Major said: "There is no difference between France and Britain about the importance of securing international help for Zaire. On the question of troops we need to know what the host government thinks and the neighbouring countries think, whether they want European troops or African troops." British officials later confirmed that British troops could be sent in to support the humanitarian effort. A statement produced by Mr Major and President Chirac earlier emphasised humanitarian rather than military aspects of any joint action.

□ New York: Boutros Boutros Ghali, the UN Secretary-General, called yesterday for the urgent despatch of a multinational force, but emphasised that the goal should be repatriation of refugees to Rwanda and Burundi (James Bone writes). The Security Council held closed-door consultations yesterday to hammer out the precise mandate of a possible intervention force, and a formal vote to authorise its deployment could take place this weekend.

Letters, page 23



A Zairean tries to keep back the crowds who came in search of food yesterday at the United Nations warehouse in Goma, eastern Zaire

Villages raided as food shortage grows

RWANDAN Hutu refugee militia yesterday continued their raids on Zairean villages in search of food and children to kidnap, sparking a battle with east Zaire's rebels on the outskirts of Goma as the town endured its seventh day of acute food shortages.

The Interahamwe (those who kill together) struck Keshero, a hamlet which forms the front line between the Rwandan Hutus in their camp of 500,000 people and the rebels based in Goma. Two hours after villagers told *The Times* of how their children had been abducted to serve as human shields.

Floribert Makongo, the director of a nearby orphanage, spent a night recently covering inside a black hut made of the local volcanic stone as the Interahamwe attacked. "They came again at around



Sam Kiley reports from Keshero, near Goma, on the desperate search for food by stranded civilians

five last night looking for food and children to take away. Luckily the rebels were quickly here. We don't know if they took any hostages because the fighting was very heavy, all night long there was shooting and bombs," he said as he joined a steady stream of Hutu villagers going into Goma in search of food.

Their mission will have been in vain. Apart from leaves picked off cassava plants and the odd goat, Goma's larder is empty. Thousands of people gathered outside a Care Interna-

tional warehouse which had some stocks of biscuits yesterday morning. Hungry locals, their city cut off by fighting to the north and west and its border closed to Rwanda in the east, charged at rebel soldiers guarding the warehouse. Other civilians tried to beat them back with sticks as two lorries left the complex.

"We are starving, we have nothing, everything was taken when the Interahamwe retreated. Why does the world want us to starve," yelled one man in English. The lorries carried serum.

the last of the city's medical supplies, to Goma hospital, which had received the final stocks of food that morning.

At the Cased orphanage in a poor Goma suburb a boy, seven, boiled some beans scavenged from the town by his 20 fellow orphans; the meal was a small plate for each youngster, and their last for the time being. Some of the children had been trapped in Sake, the other side of Mugunga from Goma, and had managed to escape their Interahamwe captors and sneak through minefields to the town.

Kaneto, 12, said he had been travelling on foot with a family following in a car. "There was a huge explosion and they all died or were injured," he said.

Antoine Katsuya, a worker at the orphanage, said the dormitories of black brick and

wooden slats had the capacity to house 100 children. "All we lack is food. We have nothing to give the children who spend their day looking for food in the town."

A rumour that a lorry was distributing World Food Programme aid sent the children scampering into the street with cries of "bisacuit, bisacuit". They returned moments later, bent like old men. The lorry had been handing out plastic sheeting to people whose houses had been damaged.

Dr Jean Nicolas Kasereka Busara, the regional medical inspector, said: "The crisis which is destabilising the town of Goma and the surrounding areas cannot leave anyone indifferent. The whole international community is called to immediate action at the highest level before it is too late," he said.

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OPEN LETTER

Dead refugees cannot be saved

Dear Prime Minister,

Over one million refugees and local people face death in war-torn eastern Zaire, a mere ten miles from aid supplies. The first to die are children and the elderly. Meanwhile, the European Union vacillates and shows shameful disunity in the face of massive loss of human life. We are pleading for the British government to show the moral strength and leadership necessary to mobilise an international intervention on the ground.

Time is running out. Despite the announcement of a cease-fire, aid organisations are still actively prevented from reaching the people in need. The refugees need safe areas, where security and aid can be provided, and from where they can return home safely and in dignity. Only a neutral force can successfully disarm the former Rwandan army and the Interahamwe militia and help bring those responsible for the 1994 genocide to justice.

Unless security is restored on the ground in a matter of days, the refugee question of Central Africa will have found its final solution. There simply will not be any refugees left alive.

Yours sincerely,

David Bryer

Director
Oxfam UK and Ireland

Anne-Marie Huby
Executive Director
Médecins Sans Frontières UK

SEE PAGE 2 FOR TODAY'S EUROSTAR TOKEN

CHANGING TIMES

OXFAM
UNITED KINGDOM AND IRELAND

MEDICINS
SANS FRONTIERES

Women soldiers accuse instructors of sexual attacks

FROM QUENTIN LETTS IN NEW YORK

AT LEAST 30 young female recruits were allegedly raped, sodomised and sexually harassed by male officers while undergoing preliminary drill and fitness training at a US Army base.

Three men — a captain and two drill sergeants — face court martial for the alleged assaults at the Aberdeen Proving Ground, Maryland, and more prosecutions were said to be likely. Senior members of the US Army yesterday deplored the suspected abuse of officer trust.

The Pentagon sought to defuse a sex scandal of voluminous proportions, one which presents as much of a threat to the image of American armed forces as the notorious Tailhook naval affair of 1991 when women were badly abused by male officers at a Las Vegas convention.

An army investigation has questioned 500 women who attended the Aberdeen base in the past two years. The alleged victims said that they were touched up, raped and pestered by a number of commissioned and non-commissioned officers while they were in the first few weeks at the US Army Ordnance Centre and School.

The women were as young as 18 and were learning the rudiments and rigours of military discipline. However, in addition to the demands of square-bashing and vehicle maintenance, they allegedly had to fight off relentless physical approaches from their instructors.

Senior officers were alerted to the alleged abuses earlier this autumn, when a discreet investigation began. Women, whose presence in some areas of the US military has recently been hotly debated, said that they had been reluctant to

come forward for fear of harming their new careers in the army.

All three men brought to court martial are married and instructed the recruits in traditional physical military routines. Captain Derrick Robertson was charged, among other things, with rape, conduct unbecoming an officer and adultery. Staff Sergeant Delmar Simpson was charged with rape, forcible sodomy and having an improper relationship with a recruit. Both men, if found guilty of rape, face life in prison.

Staff Sergeant Nathaniel Beach was charged with obstruction of justice, disobeying an officer and having an improper relationship with a recruit. Two other training officers were accused of writing love letters to young female soldiers.

Major-General Robert Shadley, the ordnance school's commander, said that army investigators would examine whether there had been any "systematic problems" behind the alleged abuses. "This is the worst thing I have ever come



Boorda: killed himself after Tailhook incident

across. We have already conducted 550 interviews and I would expect additional charges to be coming," he said.

The Pentagon deployed an impressive array of firepower to convey its shock and distaste. General Dennis Reimer said that the case was "something that offends us all". As a former basic training officer himself he was "particularly worried by the abuse of power". General William Hartzog, commander of the US Army Training and Doctrine Command, said: "America deserves better than this, our soldiers deserve better than this."

The image of US armed forces has still not recovered from the Tailhook incident, when crude initiation rites and rampant sexual harassment took place under the noses of senior officers. The scandal led to the military introducing "zero tolerance" rules on sexual impropriety and alcohol abuse, but the US Navy was seen to be slow in its response to the affair.

Congress was not impressed, and the embarrassment was said to have contributed to the depression of the late Admiral J. "Mike" Boorda, the naval chief who committed suicide last year.

Captain Robertson was temporarily relieved of his duties as a company commander and Sergeant Simpson was placed in a military jail at Quantico, Virginia. Captain Robertson, who is going through a divorce, admitted that he had had an affair with a woman but said that it was "consensual", albeit against the base's rules. He had gone ahead with the "improper" affair because "perhaps I was lonelier than I had realised".



Patty Murray has been a vocal Senate critic of sexual harassment in America

Old man of Senate dismisses 'fondle in lift' as a courtesy

FROM IAN BODDIE IN WASHINGTON

THE irrepressible Strom Thurmond, whose re-election to the US Senate this week puts him on course to serve there until he reaches 100, fended off an accusation yesterday that he fondled a woman senator in a lift.

Mr Thurmond, 94 next month, said his gentlemanly Southern "courtesy" in taking her arm had been misunderstood. His alleged victim was Patty Murray, 46, a self-described "maven in tennis shoes" and an outspoken foe of sexual harassment.

The episode occurred three years ago, according to a forthcoming book about women on Capitol Hill by Clara Bingham, a former Newsweek reporter. By this account, the two senators entered the lift together — there was an operator — and Mr Thurmond was said to have put his arm around Mrs Murray while he tried to grope her breast and asked in



Thurmond: believes in helping hand to women

his Southern drawl: "Are you married, little lady?"

Mrs Murray promptly told another senator, Barbara Boxer, who suggested she make a public announcement. But Mrs Murray decided the incident did not amount to sexual harassment and instead dealt with it privately. Her aides complained to Mr Thurmond's officials. He promptly sought her out and

hoped she had not misconstrued his taking her arm.

In a statement yesterday he said: "Throughout my life, I have made an effort to show gentlemen's courtesies towards women. That includes assisting them through doors, into vehicles and, yes, on to elevators."

Mr Thurmond's statement prompted knowing smiles in Washington, where his age has not curbed an appreciation of attractive, younger women. His late first wife was 23 years his junior. His second wife, from whom he is separated, was a 22-year-old former Miss South Carolina when he married her at 66. The first of his four children was born when he was 69.

As for asking whether the "little lady" was married, that was vintage Thurmond, said his spokesman, Chris Cimko. "You sure are pretty, are you married, you have children?" Mr Cimko said. "This was nothing more than a getting-to-know-you exercise when Mrs Murray was a relatively new senator."

First Lady 'won government job' for fundraiser

FROM TOM RHODES IN WASHINGTON

HILLARY CLINTON was at the centre of a tightening net of scandal at the White House last night even as she planned to launch a crusade of self-redemption. A report in Washington claimed America's First Lady had orchestrated an appointment at the Commerce Department for John Huang, the controversial figure subsequently forced to resign his post as a senior Democratic fundraiser.

Mr Huang's role at the government department remains shrouded in mystery amid continuing Republican allegations that the former executive of the Indonesian Lippo Group was part of a concerted effort to influence trade policy in return for dubious contributions from Asia to the Clinton campaign.

The White House said there was "no indication" that Mrs Clinton had any hand in the appointment of Mr Huang as deputy assistant secretary for international economic policy in 1994, but a department aide told *The Washington Times* that the banker was not hired by Ron Brown, the Commerce Secretary who died in a plane crash near the Croatian city of Dubrovnik in April.

"He was not Ron Brown's guy, and his presence caused intense conflict," said the source. "Huang was carrying water for the White House."

Judicial Watch, a public interest group involved in a civil suit against the Commerce Department, is claiming Mr Huang used his government role to help the multinational conglomerate in Jakarta to win billion-dollar

deals in China and organise trade trips that were no more than a cover for extracting campaign contributions from corporate executives.

Mrs Clinton, contrary to her sworn testimony, is already suspected of taking a prominent role in the firing of staff from the White House Travel Office in 1993 and her presence also overshadows "Filegate", the illegal gathering of FBI background documents on hundreds of former Republican employees at the White House.

In notes from an FBI interview, Bernard Nussbaum, the then White House counsel, is quoted as saying that Mrs Clinton was responsible for the hiring of Craig Livingstone, a former restaurant bouncer who became the Clintons' chief of security in charge of background checks.

Now that her husband's last campaign is successfully over, close aides to Mrs Clinton said she was deciding whether to launch a final drive to redeem her reputation. But her beatification is certain to be frustrated by opponents who see her as the President's Achilles' heel. A legion of lawyers already view her indictment by Kenneth Starr, the independent prosecutor on White-water, as inevitable.

The Democrats, meanwhile, have launched a campaign to revile Mr Starr in an effort to dissuade the prosecutor from taking his case to a grand jury. Mrs Clinton's second term and her place in history will probably depend on whether she has the evidence and the nerve to do so.

White House picks new Chief of Staff

FROM BRONWEN MADDOX IN WASHINGTON

PRESIDENT CLINTON has appointed Erskine Bowles, a North Carolina investment banker, as his Chief of Staff. White House officials said.

The rapid move to replace Leon Panetta, who wants to return to California, is a sign that Mr Clinton has learnt that, without a first-rate Chief of Staff, other appointments will be delayed and the White House will be accident-prone.

Mr Panetta is widely credited with bringing order and political astuteness to the chaos of the early months of the Clinton Administration, which contributed to the Democrats' resounding defeat in the 1994 mid-term elections.

Much of Mr Clinton's energy since his re-election on Tuesday has been devoted to persuading Mr Bowles to accept the post. "The President trusts Erskine with his life," party strategists are reported as saying. Mr Clinton turned to Mr Bowles in August to handle the revelations that

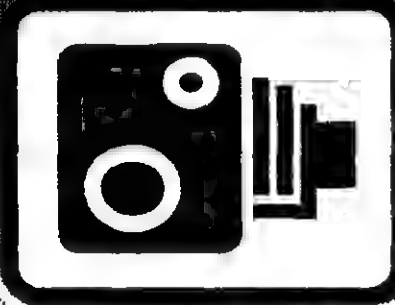
Dick Morris, his political adviser, had confided White House gossip to a prostitute.

The move is a snub to Harold Ickes, the Deputy Chief of Staff, who is closely associated with the controversial liberal policies of the first two years of the Clinton presidency. It signals that Mr Clinton intends, as he maintained on the campaign trail, to pursue the moderate pragmatism of the past two years.

Mr Bowles, like Mr Clinton, is a progressive Southerner of the baby-boom generation. He advised Mr Clinton on his 1992 election campaign and left the bank he helped to found to become Deputy Chief of Staff. Even after Mr Bowles stepped down in January Mr Clinton continued to consult him, and they are regular golfing partners.

Robert Reich, the labour secretary in Mr Clinton's Cabinet, also announced his resignation yesterday to spend more time with his family.

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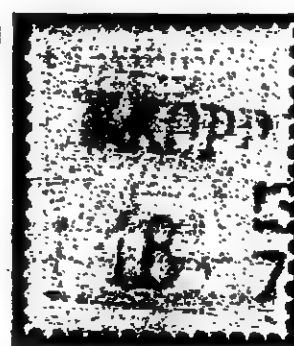
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Distillery catches fire

New York: Two million gallons of bourbon went up in flames when fire destroyed six whisky warehouses in Kentucky (Quentin Letts writes). A "river of burning liquor" — the conflagration was comparable to a vast flaming Christmas pudding. Several people were treated for smoke inhalation and officials told local farmers that bourbon had leaked into nearby streams.

The cause of the fire at the Heaven Hill Distillery, Bard-

town, home of the Evan Williams and Elijah Craig brands, was not known. Firefighters were hindered by brisk winds and by the strong whiff of burning alcohol — the conflagration was comparable to a vast flaming Christmas pudding. Several people were treated for smoke inhalation and officials told local farmers that bourbon had leaked into nearby streams.



The Treskilling Yellow

Record £1.5m for stamp

Geneva: A rare and flawed Swedish postage stamp was yesterday sold at auction in Zurich for a world record of nearly £1.5 million in barely four minutes (Peter Capella writes).

The Treskilling Yellow was bought by a Swedish dealer for an unidentified client for £500,000 more than it fetched six years ago. Bidding started at £450,000 and reached a

final price of £1.25 million. Another £187,000 was added in commission charges.

The yellow colour is regarded as a printing error. The Treskilling, now the world's most valuable single stamp, was worth three Swedish schillings when it was printed in 1855. It was discovered in 1895 by a Swedish schoolboy at his grandmother's house. He sold it for 7 kronor.



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Tourism threatens priceless record of ancient treasures

FROM BEN MACINTYRE IN PARIS

TWENTY-FIVE of the world's top art historians have sent a petition to President Chirac warning him that any attempt to move the 2,000 mouldings of ancient Greek and Roman monuments stored at Versailles would cause irreparable damage to the priceless collection.

The array of plaster mouldings housed in the stables at the Palace of Versailles includes replicas of the Parthenon in Athens and the Castor and Pollux Temple in Rome, as well as hundreds of smaller sculptures. Taken together, they are considered to make up the greatest collection of its kind.

The mouldings were assembled over three centuries by French rulers determined to make Paris the "New Rome" by bringing together copies of classical sculpture and architecture to inspire their artists and builders.

French government plans to disperse the collection in order to turn the huge "Small Stables" at Versailles into a reception area for tourists have prompted strenuous protests from art experts, who say the mouldings form a unique but intensely fragile record of classical sculpture and architecture. The mouldings are often in much better condition than the originals, most of which have suffered more than 200 years of pollution and weathering since the casts were made.

In their petition, presented at the Elysée Palace on Thursday, the art experts pointed

out that "the most beautiful pieces, such as the large architectural mouldings, are almost impossible to transport because of their extreme fragility and run the greatest risk of being irretrievably damaged if they are moved."

The mouldings were originally housed in the Ecole des Beaux-Arts in Paris. However, during the upheavals of May 1968, the more radical students saw the collection as a symbol of "reactionary teaching" and set about smashing the mouldings with hammers. The collection was hurriedly taken to Versailles, but many pieces were further damaged in the move.

Versailles, like the Louvre in Paris, is undergoing renovation and restructuring to accommodate more visitors, and the authorities reportedly want the mouldings to make way for a tourist reception area along the lines of the controversial pyramid at the



Louis XIV: told students to study mouldings

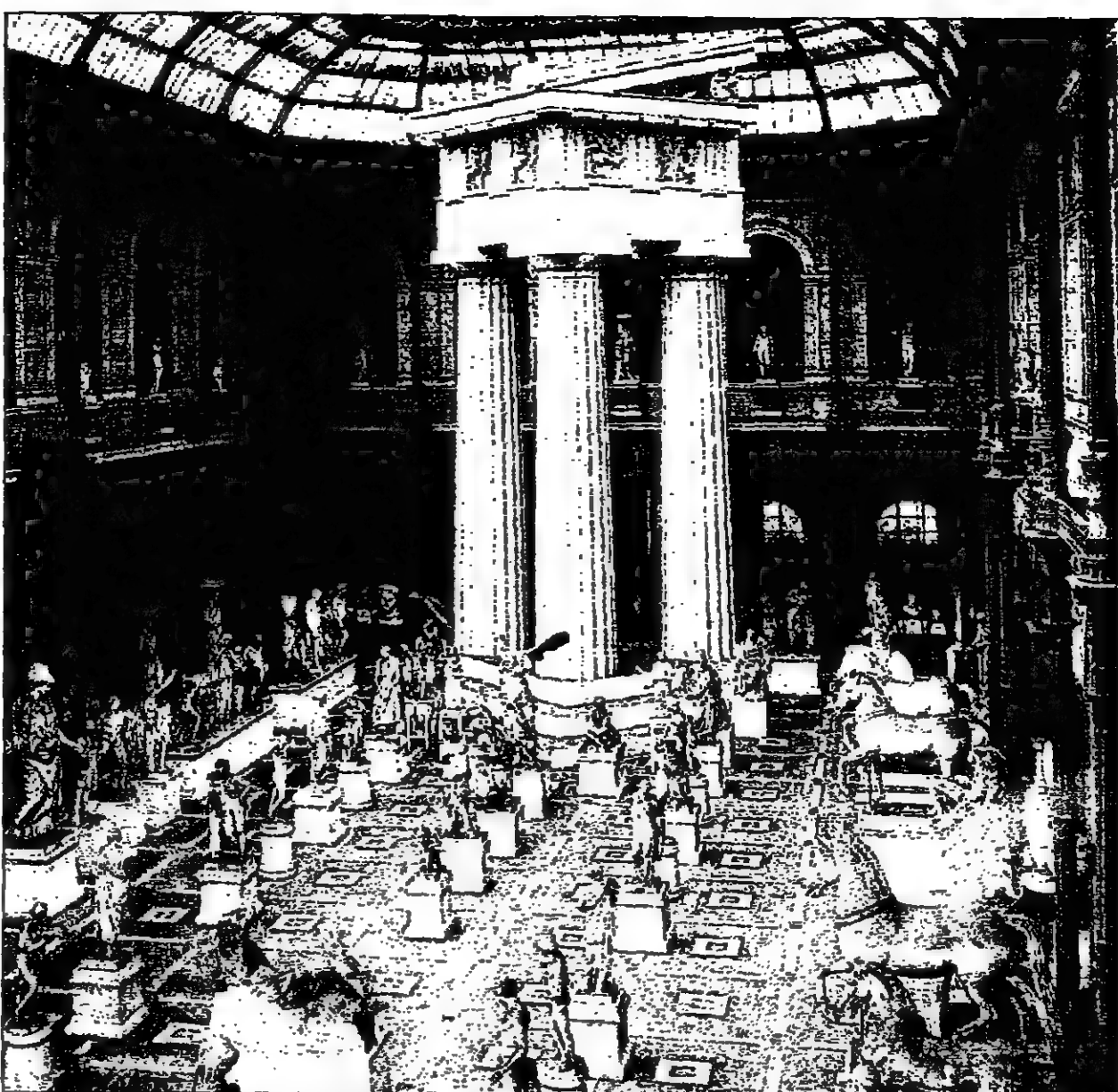
Louvre. "They are going to clear out the sculptures and Disneyfy the Versailles stables, with T-shirts and key-rings on sale," one French art expert complained.

"These sculptures have significance for art students, but here they have become a bit like a hair in the soup," François de Mazière, the mayoral aide in charge of culture at Versailles, told *Le Figaro*. He added that the stable "would be a very good place to put on shows".

The petitioners, from France, Britain, Germany, Italy, Scandinavia and the United States, insist, however, that "this cultural heritage is part of the world's patrimony and a credit to Versailles and France: it must be preserved where it is, properly appreciated and made accessible to more people."

One possibility is to divide the collection and display the various mouldings in Paris buildings whose architecture was inspired by classical forms. Opponents say, however, that the collection should remain intact and to break it up would quite literally do just that to many of the pieces.

The Versailles collection is frequented largely by scholars and cultural groups and the signatories say the Small Stables should be turned into a public museum of Greek and Roman mouldings. The government Office of Museums in Paris insists that no decision has yet been made on the future of the collection, but it admits that a change of venue is under discussion.



Some of the casts of classical sculpture at the Ecole des Beaux Arts before they were moved out to Versailles

"Moving the mouldings would be very dangerous. It is a wrong and misguided policy," Francis Haskell, Emeritus Professor of Art History at Oxford University and one of the signatories of the petition, said yesterday.

Francis I was among the earliest importers of classical forms, and the 16th-century French King ordered casts to be made of sculptures in Italy

and Greece, which were used as models during the building of his palace at Fontainebleau.

"The French have led the field in collecting casts of sculptures and architecture," Ian Jenkins, Assistant Keeper at the British Museum's department of Greek and Roman antiquities, said yesterday.

Louis XIV gave explicit instructions that students at the

Académie de France in Rome should make plaster casts to be studied in France, but France's craze for classical replicas reached its height in the 19th century. Before the Earl of Elgin began making mouldings of ornamental sculpture in Athens in 1801, Le Comte de Choiseul-Gouffier, the French diplomat and explorer, had already brought back many casts to France.

Under Napoleon, a cast manufacturing unit was set up at the Louvre to churn out what Dr Jenkins called "paradigms of classical antiquity" for a mass market.

The recent revival in classicalism makes a museum of the ancient Greek and Roman mouldings still more timely, according to the petitioners.

Leading article, page 23

Tax fight hits Kohl hopes on currency

FROM PETER BILD IN BONN

THE savage squeeze on welfare spending imposed on Germany's neighbours to meet Bonn's tough interpretation of financial criteria for economic and monetary union is starting to boomerang.

In a test of his domestic leadership, Helmut Kohl, the German Chancellor, has been forced to call a late-night meeting tomorrow of his coalition's party leaders to slash DM3 billion (£1.25 billion) from spending plans for next year.

Germany's 10 per cent unemployment rate, which looks set to rise next year even if the economy recovers, has turned the calculations of Theo Waigel, the embattled Finance Minister, upside down. Estimates published yesterday project a further DM10 billion shortfall in revenues compared with those made only six months ago.

At the same time, Herr Kohl has been pressured by the Free Democrats, his liberal junior partners in his coalition, to rule out any tax hikes for the rest of this legislative period. The Free Democrats, pinning their hope of 1998 electoral survival on an image as Bonn's only tax-cutting party, is seeking a commitment to a cut of two percentage points in the solidarity tax surcharge, levied to finance east German reconstruction.

Herr Waigel says the DM3 billion cuts that he is seeking will be enough to keep the total public sector deficit down to the Maastricht ceiling of 3 per cent of gross domestic product (GDP). "Ins" and "outs" of monetary union will be settled on the basis of 1997 figures.

Analysts believe Herr Waigel is again being economical with the budget truth. Germany's major economic research institutes estimate next year's deficit will be about DM15 billion over the target. Opposition finance experts are demanding that Herr Waigel explain how he will close a DM24 billion hole in this year's budget. Citing his own figures, they project Herr Waigel's deficit this year at DM180 billion, pushing Germany's net borrowing requirement to more than 4 per cent of GDP.

Mafia stole Caravaggio masterpiece for Andreotti, Palermo court told

FROM RICHARD OWEN IN ROME

A MASTERPIECE by Caravaggio, missing for over a quarter of a century, was stolen by the Mafia and is being used as collateral in gangland deals between Mafia families in Sicily and Calabria, according to police sources.

Police yesterday appealed to the streets to return Caravaggio's

Nativity. It was painted in 1609 when the artist, known for his low-life proclivities as well as his genius, was on the run on murder charges after a brawl in Rome. It was one of his last paintings before his death the following year in Malta. Bernard Berenson, the critic, describes it as "a marvelous work".

The *Nativity* hung in the 16th-century Oratory of San Lorenzo in

Palermo until October 1969, when it was stolen. News of its fate emerged this week at a hearing during the trial in Palermo of Giulio Andreotti, the former Christian Democrat Prime Minister, on charges of links with the Mafia during his decades in government.

A Mafia *pentito*, or supergrass, Marino Mannoia, admitted during testimony that he was one of the Mafia team that stole the painting.

Other *pentiti* have told police the *Nativity* is passed from hand to hand by Mafia gangsters as a token of good faith to seal agreements on turf wars and contract killings. Mannoia said the painting had been damaged during the robbery, when he and his accomplices cut the 8ft by 6ft painting from its frame with a razor blade.

He maintained that the painting had been stolen as a gift for an

"illustrious figure" who was "crazy about the masterpiece" and who had "begun to cry when he saw the painting had crumbled when it was rolled up". Under questioning, he said the "illustrious figure" was Signor Andreotti.

The former Prime Minister denied this vehemently. "I don't think I've gone crazy about anything, certainly not a picture," he added. Colonel Roberto Conforti, head

of the Carabinieri anti-art theft squad, appealed to Mannoia's accomplices to return the painting "to the Italian nation", saying that under the statute of limitations charges would not be pressed because the crime had been committed more than 20 years ago.

Art theft is big business in Italy, with thousands of art works disappearing onto the black market every year.

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THE WORLD'S BEST AEROBIC EXERCISERS

Feisty Mayoress accepts Olympic challenge and pushes her city into serious contention

Contest for Games heats up

SEVILLE — haughty, pretty and prodigal — is the current "shock" favourite among a host of heavyweight competitors wrestling to be the venue for the Olympic Games in 2004. In spite of its unshakable reputation for languor and long siestas, the city has surged ahead of such rivals as Athens, Buenos Aires, Cape Town, Istanbul, Lille, Rio de Janeiro, Rome, Stockholm and St Petersburg.

Many Spaniards are, of course, unsure of the wisdom of Seville's bid. After all, the city lost millions of pounds in 1992 when it played host to the Universal Exposition, or "Expo", through corruption, kick-backs and incompetence. The extent of that loss — nearly £200 million — was discovered only recently by inspectors from the national audit office. With breathtaking audacity, the previous

SEVILLE FILE

by TUNKU VARADARAJAN



Socialist Government had announced that the Expo had "officially" made £90 million. Inevitably, some brutal questions are being raised outside Seville: can Andalusia be trusted to run a global event like the Olympics? Has it, quite simply, got the discipline required? Can the "Flamenco spirit" coexist with the Olympic spirit? Will money disappear, once more, into the pockets of politicians and building contractors?

These questions, however, do not daunt Soledad Becerril Bustamante, the city's feisty

alcaldesa, or Mayoress. Bossy, elegant and articulate, she is believed to have "handbagged" the members of the International Olympic Committee so successfully on their recent visit to Seville that an Olympic bid which was once widely believed to be over-optimistic is now seen by experts as "one of the top three".

Señora Becerril once served as Minister for Culture in the short-lived Calvo-Sotelo Government of 1981-82, making her the first female member of a Spanish Cabinet since the

days of the republic. Now a pillar of the conservative Popular Party, she is scathing about the "parasitic" culture of state subsidies that flourished under the previous Socialist Government. Not surprisingly, Seville's Olympic bid promises "total self-financing" and a "lean, compact Games".

The arithmetic certainly seems convincing. Seville's "Olympics office" says the organisation of the Games will cost less than Atlanta did this year. Given the "existing infrastructure" left over from the Expo, they also state that the building costs will be a fraction of that spent by Barcelona, the Olympic venue in 1992.

The weakness in Seville's bid, however, is not hard to discern. The year 2004 may prove to be too soon to award the Games once more to a Spanish city. Athens and Cape Town, the other leaders of the pack, are playing their "history" and "Africa" cards respectively, and doing so with vigour. As the day of Olympic judgment approaches, Señora Becerril may have to reach for her famed handbag again — and swing very hard.



Soledad Becerril Bustamante, who was briefly the Minister for Culture

Accolade for British professor

"I WISH I had been born in Seville," Sir John Elliott has often said, understandingly perhaps for someone who came into the world in relatively frumpish Reading. At a moving ceremony yesterday, the Regius Professor of History at Oxford was compensated for his disappointment by being given Spain's very own version of the Nobel — the Prince of Asturias Prize.

The award, made for Professor Elliott's contribution to "the understanding abroad of Spanish history", as well as for "undoing clichés and stereotypes about the decisive periods of Spain's past", is his second Spanish decoration in only a few weeks. Last month, he was invested with the Grand Cross of the Order of Isabel the Catholic by José María Aznar, the Spanish Prime Minister.

Professor Elliott, arguably the world's greatest Hispanist, became a household name in Spain after the publication in 1982 of his book on the Count-Duke of Olivares, the Chief Minister of Philip IV. It tells of Spain's decline in the 17th century, a process which the professor has often likened to Britain's decline after the Second World War.

Waging war on a wild frontier

ECOLOGISTS have declared war on the Socialist regional government of Andalusia for granting permission to Prince Alfonso de Hohenlohe, a Costa del Sol grandee, to build a luxury tourist complex near one of Europe's greatest areas of wilderness. The complex threatens the Coto Doñana

National Park, sited at the estuary of the Guadalquivir River. These sprawling wetlands are home to such winged wonders as the squacco heron, black-winged stilt, whiskered tern and sand grouse. But ecologists argue that the development will bring with it a disruptive new species: the moneyed culture.



Jörg Haider with his wife, Claudia: the Tories deny his claims of contacts with British Conservatives

Austrian far Right plans euro ambush

JÖRG HAIDER, Europe's most dynamic and perhaps most dangerous far Right politician, is preparing an ambush that he hopes will propel him towards the chancellorship of Austria.

As he explains his future march to power he suddenly smiles, like a girl, and one glimpses how this 40-year-old lawyer can seduce more than a million Austrians into making him the critical third force in the claustrophobic politics of the Alpine republic.

Could that smile undo Maastricht? In the lakeside Café Lido on the fringe of his home town of Klagenfurt, it is possible to believe in Herr Haider's future. The customers, spooning cream into their afternoon hot chocolate, have almost to be held back in their eagerness to wave, touch, or click heels.

It is easy in such moments to forget his praise for Hitler's employment policies (slave labour), his respectful address to veterans of the Waffen SS, the blistering racism of his soap box oratory. Nowadays Herr Haider leaves home with a muzzle. Since the remarkable European election results of his Freedom Party last month — almost 30 per cent of the vote — he has been carefully circling the citadels

Roger Boyes reports from Klagenfurt on the meteoric rise of a politician who has praised Nazi policies and may be carried into power by anti-Maastricht tactics

of power. A party congress this weekend will confirm the new bid for respectability: a bright mini-skirted doctor of law, Susi Riess, is to become the party general secretary. Unlike her male colleagues in the leadership, she never lets slip a comment about greasy job-stealing foreigners or Jewish conspiracies. And if British

than two years at meetings in Oxford, Paris and London. There have, he said, been other contacts with British Conservatives, visiting Vienna. The Conservative Party has denied holding talks with Herr Haider.

And now for the master plan. "It is as expected, the European summit in London

It is unsettling to see the rapid rise of nationalism in Austria, birthplace of Hitler and the Nazi elite

Euro-sceptics in the Conservative Party or the Referendum Party can give him a leg up by helping to form a cross-national anti-Maastricht alliance then so much the better. Herr Haider says his party has been networking with Conservatives in the so-called European Research Group — which aims at bonding Euro-sceptic politicians — for more

in March 1998 decides who is in and who is out of economic and monetary union (EMU) and if Austria makes the grade, then Herr Haider will spring his trap. "We will immediately launch a petition demanding a referendum on the single currency and I can see no problem in raising the necessary signatures." The petition will then be

submitted to parliament which must decide how to proceed. "The extraordinary thing is this: we will have the presidency in the second half of 1998, and we will also have a general election, probably at the beginning of 1999."

So if the governing parties turn down our request for an EMU referendum they will put us in an unstoppable pole position for the elections. On the other hand they approve a referendum, the vote will probably go against the euro and we are the ones who will gain."

Popular discontent with Europe, in other words, will carry Herr Haider into government for Austrian loyalty to the schilling far outweighs misgivings about his party. It is, say Freedom Party strategists, a formula that "cannot fail" if only because the current governing grand coalition of Social Democrats and the conservative People's Party "appears to be in a deep coma". The key, to borrow from John Cleese's *Fawlty Towers* performance, is not to mention the war.

Herr Haider's party has to be beyond any suspicion that it is a right-wing extremist group or, as Austrian commentators phrase it, "Fascistoid". It is absurd, says Herr

Haider, to suggest that the party is National Socialist — "If anything, we are slightly to the left of the British Conservatives". He said: "I was born in 1950 and I am among the older ones now in our party — we are the youngest party with the youngest voters."

Yet there is something unsettling about the rapid rise of a nationalist movement in Austria, birthplace of Hitler and many of the Nazi elite. Franz Schaubert, the historian and People's Party politician, this week pointed to the parallels between the National Socialist German Workers' Party in 1932 and today's Freedom Party.

Both parties pushed their way into mainstream politics as an alternative to socialism and conservatism, and started their protest against the

made a successful bid for the loyalty of small shopkeepers, both have strong populist leaders.

But in fact there are as many differences as there are similarities. To become Chancellor in 1989-90 Herr Haider will almost certainly need a coalition partner. It could be either the Social Democrats or the People's Party, but he notes that the People's Party is moving his way on Europe. The cards, in other words, are already being reshuffled in Austria. And when the governing parties in Austria start dealing directly with Herr Haider, then he hopes that there will no longer be a need for British politicians to deny having contact with him.

The smile that accompanies the statement is no longer that of a debonair, it is wolfish.

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Motorist knocks down blasphemy charge

FROM RICHARD OWEN IN ROME

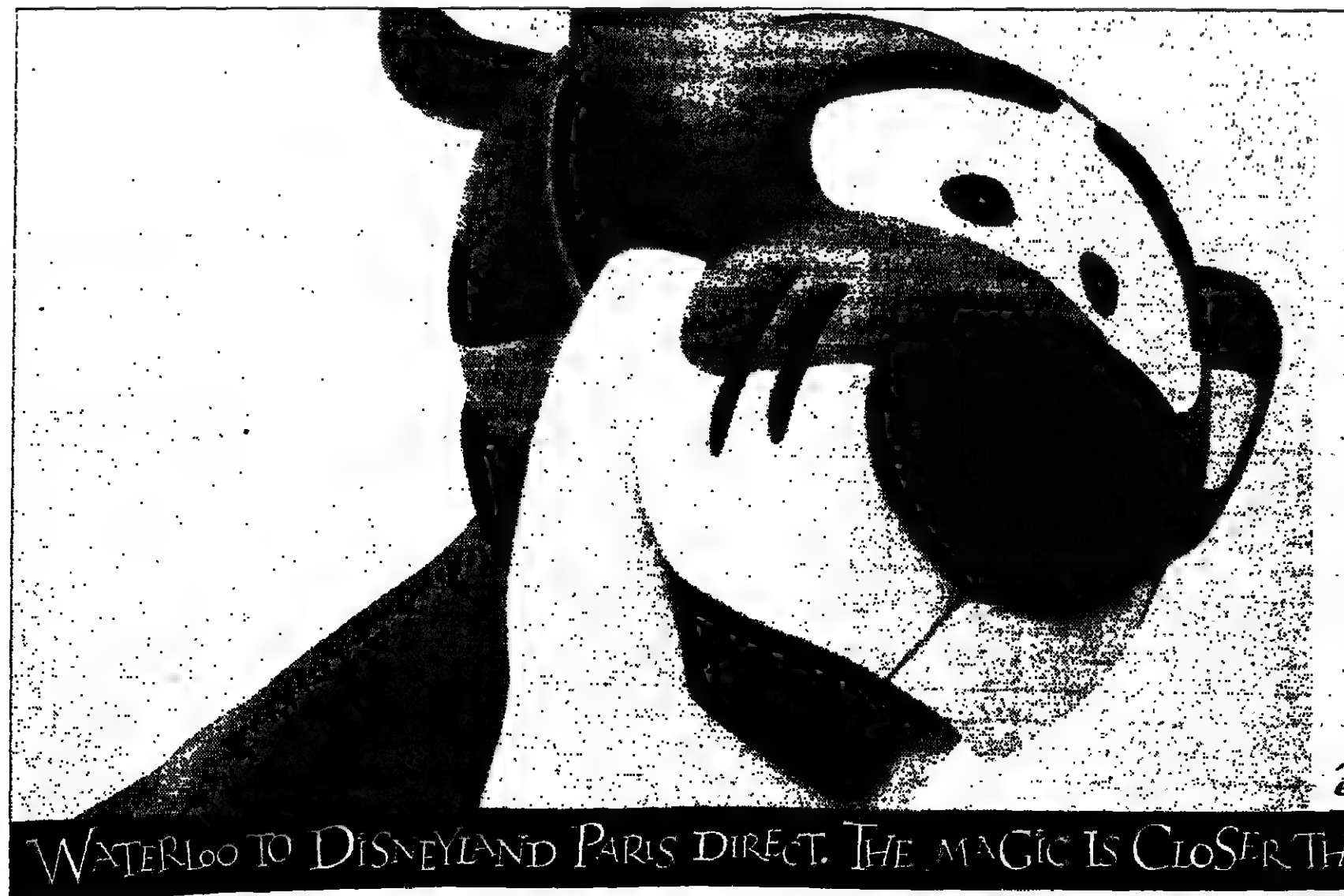
TO THE dismay of the Vatican, a court ruled yesterday that blasphemy against the Virgin Mary was no longer a crime under Italian law.

The ruling emerged when Massimo Caruzi, 23 and unemployed, from Avezzano in Abruzzo, was stopped by police while driving a new Alfa-Romeo sports car imported from France, where VAT is lower. He was unable to prove the car

was legally imported, and police confiscated it. Signor Caruzi then "let out a torrent of curses against God, the Madonna and all the saints", police said. Police charged Signor Caruzi not only with illegally importing the car, but also with blasphemy under Article 724 of the penal code. Signor Caruzi's lawyer contested the blasphemy charge, and a judge in Avezzano ruled that while taking the name of God in vain was still a crime, inveighing against the Virgin Mary was not. Blasphemy has been an

offence in Italy since Roman times. But Italians habitually use a rich vocabulary of insults, almost all of which involve religion. Signor Caruzi's lawyer, Roberto Jagerogger, said he had taken advantage of a little noticed change in the law by the Constitutional Court, differentiating between blasphemy against "the Divinity" and abuse of "venerated persons" such as the Virgin Mary.

Vatican officials said last night insulting God and the Virgin Mary carried the same weight in the confessional.



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Mandarins, politicians and morality

Whitehall dreads turning emotion into law, argues Sue Cameron

Whitehall knows of no spectacle so depressing as the British political class in one of its periodic fits of morality. It is not the potential hypocrisy of it all that is creating gloom throughout the upper echelons of the Civil Service. It is the prospect of ministers and backbenchers spewing out great goblets of raw emotion and demanding that officials turn them into law.

Civil servants know in their bones that legislating to make people good is an impossibility. Yet such is the hysteria sweeping through Westminster that politicians of all persuasions seem determined to make the attempt. Party leaders are vying with each other to display their moral credentials to a sceptical public and Whitehall fears for the consequences.

Civil servants know it is they who will be left to cope with the mess in the form of ill-considered laws that are rushed through with the aim of making political capital out of the present tide of moral fervour.

Forfeiting legislation on handguns, knives and stalkers is all too likely to fall into this category. Meanwhile, carefully considered Bills that officials have been working on for months are to be dropped lest they stir up an ungodly row with moral authoritarians on the political fringe. One example is the Adoption Bill, which would end the cruelty of preventing couples adopting a child they have reared from birth purely because he or she is ethnically different from them. Ministers fear right-wing backbenchers will cause a furore by demanding amendments banning adoption by gays or lesbians.

With a likely six months to go before the general election, there is little the Civil Service can do but grit its teeth and prepare for a stint of bad government. "Civil servants are always uneasy with matters of morality," remarked one senior official this week. "The Civil Service is about the practicalities of government, about what will work and what will not. If a country has lost its way in a broad, moral sense then you cannot and should not expect civil servants to navigate a way through — it's not their job. That is the job of political leaders, of the media and of the Church."

But the reality is that civil servants are being asked to provide what one called "quick fixes" for the moral indignation that has seized Westminster. The drawback is that good law and quick responses do not go together.

Whitehall abhors bad law. It causes misery and frustration to the public, it injures the professional pride of civil servants, it generates hostile correspondence and embroils the Government in endless court cases. Civil servants also have the daunting prospect of defending the indefensible for years to come — governments are notoriously unwilling to give up slots in the legislative timetable so that defective laws can be corrected. Witness the Dangerous Dogs Act.

What is galling for officials is that in the present political climate they are powerless to insist on stringent standards being applied to new legislation. Take the row over knives.

Between kitchen knives and those designed purely for combat is extraordinarily difficult. Even if a definition could be agreed, it is doubtful if a ban on combat knives would be enforceable.

Yet with Labour threatening to undo the Government in its demand for a moral stand against violence, ministers are finding it increasingly hard to resist calls for quick-fix legislation. Michael Howard's plan for new police powers to stop and search undesirable for combat knives is an idea everyone must applaud. But whether further proposals to ban the knives themselves will prove workable is another matter.

And if the Government is not careful, the two-strikes-and-you're-out law against stalking could catch every rejected suitor who tries to persuade his beloved to change her mind. Spiteful people may have the chance to turn broken love affairs into full-scale courtroom dramas. Handguns provide another example of politicians accepting shoddy standards of administration in their bid to capture the morality vote. After the Dunblane massacre, Lord Cullen's inquiry spent months taking evidence and weighing it up. Yet ministers announced a near total handgun ban when they had barely had time to read the report. Let alone consider its suggestions. No government should be criticised for taking a different view from that of a particular report — but only after giving some thought to the recommendations.

This is not to suggest that no attempt should be made to curb the culture of violence in our society by toughening up the law. What is at issue is the way it is done. Civil servants believe that the first aim of planned new laws on guns and knives is to win votes — a reasonable objective for politicians, but one that leaves little room for Whitehall to apply its rigorous standards of fairness and feasibility to the new legislation. Nor is this another case of the Sir Humphreys opposing change out of innate conservatism. Whitehall is often guilty of that, but here there is genuine concern about the difficulties of getting the law right.

Some politicians believe the public and the Civil Service should take comfort from the way the leading parties are seeking a consensus over legislation on certain moral questions. The proposed ban on combat knives is the most obvious example, with Mr Howard consulting the other parties. Whitehall does not share the sanguine view that this is desirable. Put the point to senior civil servants and they groan audibly. Experience has taught them that political opposition at least holds out some hope of legislation being scrutinised and amended so that it ends as a reasonable statute. With all the political parties in cahoots there is far less chance of that happening.

Ultimately, there is a high price indeed to be paid for hurried, badly drafted, unworkable legislation. It undermines the moral force of our law by bringing it into disrepute. Without that moral authority, all the high principled efforts of the Westminster legislature are worthless.

Gerry Adams is wrong to blame the British for the Irish linguistic decline, says Geoffrey Wheatcroft

Why Hebrew is living and Irish Gaelic is dying

Throughout these islands, we are witnessing the death of the ancient and beautiful Celtic languages, which is a great sadness. But whose fault is it? According to Gerry Adams, in a letter to *The Times* on Wednesday, it was "English hegemony" which destroyed Irish Gaelic, "as part of a process of seeking to undermine any sense of Irish identity and making British colonial rule acceptable".

That is not wholly false. But, if English hostility was one factor in the demise of Gaelic, it was only one. Daniel O'Connell was the greatest leader Catholic Ireland has ever had, and a cradle Gaelic-speaker, but he was also a contemporary of the Utilitarians, and of the Jacobins who wanted to "extirpate those barbarous jargons" like Breton or Provençal, as "relics of feudalism and slavery". O'Connell likewise saw Gaelic as an impediment to progress, and was content to see it die.

Then the language was dealt an appalling blow by the Great Famine and by emigration, before Douglas Hyde founded the Gaelic League in 1893 to revive the language. This was adopted as the great

cultural project of advanced or "republican" nationalism in Ireland. In 1916, Patrick Pearse, who led the Easter Rising and was sentenced to death by the British, believed that he was dying for the Gaelic language, and after 1922 the newly autonomous Irish Free State began a ferocious policy of official Gaelicisation.

For generations, Gaelic (or Irish, as nationalists like to call it) was taught compulsorily in Irish schools. Proficiency was a requirement for civil servants and barristers. Every official institution or post was given a Gaelic name. Eamon de Valera's 1937 Constitution pronounced Gaelic the "first national language" of the country.

And today, after 75 years of political autonomy, the Gaelic Revival has been a total and unqualified failure, not to say an abject and contemptible

failure. Gaelic is now the everyday language of fewer than 20,000 people, a fraction of a per cent of the Irish population.

If English malice explains the decline of Gaelic when Ireland was ruled by England, how does it explain the failure of the revival since independence, especially when Ireland is compared with other countries?

The Finns and the Czechs were also ruled by larger and more powerful neighbours, and their languages were similarly overshadowed. Finnish by Swedish and then Russian, Czech by German. Today, the Finns speak Finnish, the Czechs speak Czech, and the Irish speak English.

Another comparison is starter still. At the time Hyde founded the Gaelic League, there were still several hundred thousand native Gaelic-speakers. Hebrew was the

Jews' Latin, liturgical and literary language, but it hadn't been a vernacular since the Babylonian Captivity. Today, Hebrew is the everyday language of five million people, roughly equivalent to the whole population of Ireland, and more Palestinian Arabs talk Hebrew than Irish talk "Irish".

De Valera used to speak with awe and envy of the "miraculous" rebirth of Hebrew. It was indeed astonishing, perhaps the most remarkable accomplishment of Zionism, but it was not a miracle. It required no divine intervention, only a collective act of will which the Irish could have emulated if they had chosen. They didn't, and thereby existentially confused "republicanism".

To call the failure abject and contemptible does not mean that the Irish are an abject and

contemptible people; it does by definition mean that they are not the people Hyde, Pearse and de Valera claimed they were.

Instead of being revived as a vernacular, Gaelic came to play a quaint totemic role in the official life of Ireland. Although the head of government speaks English in parliament, he is called the "Taoiseach", and it is called the "Dáil". (Incidentally, Taoiseach doesn't literally mean "prime minister", it means "Leader", just like "Duce" or "Fuhrer", a fashionable type of name at the time they were all adopted.)

Not only is Ireland the one country on earth where the parliament, the prime minister and the political parties all have names in an unspoken language. Even quainter, we on this side of the Irish Sea, politicians and journalists connive at the pretence by

using those Gaelic names. This is odder still since we don't talk or write about "the Democrisians", "the Kanzler, Helmut Kohl", or "the Chambre des députés" in Paris — though the Italians, Germans and French do actually speak their own languages. Perhaps we should make a practice of saying "Soldiers of Destiny" for Eanna Fail, "Band of Gaels" for Fine Gael, and "We Ourselves" for Sinn Féin.

What is most sombre of all is that last name. Every time we hear the words Sinn Féin it is a reminder that cultural and linguistic nationalism, which could have been such a positive and nourishing force in Ireland, has been a total failure in its own terms, but has at the same time been prostituted to the most sterile and murderous form of political nationalism.

If Irish republicans had devoted to the linguistic revival half the energy they have devoted to violence, Gaelic might not be — as it is, alas — on the point of extinction. But then, as Gerry Adams knows, reviving a language is awfully like hard work. Killing children is so much easier.

Hong Kong: blighted by Britain

Once an elegant colonial port, it now resembles Fritz Lang's *Metropolis*

Two Hong Kongs are shortly to be handed over by Britain to the Chinese. One is a partly democratic political entity of the six million people (of which I shall write next week). The other is not partly anything. It is one of the world's most astonishing cities, as big in population as London and as architecturally stunning as Manhattan.

When I first visited two decades ago, I asked a local official how the city would develop over the rest of British rule. Hong Kong Island could surely be a paradise resort of the 21st century, I said. He looked incredulous. "The Chinese are going to wreck it anyway," he said. "This is a case of slash and burn. Hong Kong property is good for one serious harvest."

There are six months to go and the harvest is bearing sensational fruit.

Today's Hong Kong is completely unrecognisable from the city I first visited in 1973, and again ten years later. First, almost every trace of old Hong Kong has vanished. Of the 30 colonial period buildings listed as worth preserving 20 years ago by the antiquities office under the admirable Solomon Bardi barely 20 survive. Then it was still possible to enjoy the commercial promenade round Chater Gardens and Statue Square. Today this is a forest of skyscrapers, including ones by Norman Foster and I.M. Pei. They sway over a maelstrom of traffic flyovers and pedestrian walkways, out of Fritz Lang's *Metropolis*.

The terrace of Government House once looked out over the harbour to Kowloon on the mainland. Despite handsome restoration by the Patters, it now huddles beneath a lowering, throbbing, belching wall of glass and steel that makes midtown New York look like a terrace in Pimlico. No harbour is visible, only money. Hong Kong has become a vertical city. Cramped into the mile that divides the waterfront from the Peak escarpment must be the greatest concentration of the tallest towers that man has fixed to rock anywhere on Earth. Towers dot every hillside, cove, horizon and plateau from the island to the Chinese border.

Hong Kong's economic refugees arrived from China not, like most such migrants, to start a new life at the bottom of the housing ladder in shanty towns. They found the embracing arms of a British welfare state, loyal to the lore of the 1970s high-rise housing estate. They are the best housed, best schooled, best transported refugees anywhere.

Yet the huge townships in the New Territories are today reminiscent of a communist Karl-Marx-Stadt. Were it not for the mountains and sea relieving their monotony, Hong Kong's 500 or so towers would be regarded as an architectural outrage. The green slopes that once ran down to Aberdeen harbour are hidden behind concrete blocks more than 30 storeys high. Architects occasionally put a pediment here, a cornice line there, a squiggle or a change of colour to lend character to their creations. The attempt is desperate. The conversion of once-lovely Repulse Bay into a monstrous, continuous 30-storey wall of housing is a world beater for scenic offence.

Simon Jenkins

Over this wild development now hovers the same question mark as hovers over all Hong Kong. What will become of it? The optimists answer is the nervous assertion that the city is too rich, too awesome and too indispensable to be stopped. Hong Kong has reached a critical mass. Like London or New York, it cannot turn back.

The logos of high-tech finance houses — Citibank, Standard Chartered, Bank of America — adorn the downtown skyscrapers, as if rendering them immune to evil deities. Their credit lines are secure. They have directors "with friends in Peking". Like the Hongks of old, they are so rich they have won the right to live forever. In the midst of all this money is the communist Bank of China. Pei's silver dagger pinning Peking firmly to the cause of money.

I'm normally an optimist about cities. But something about Hong Kong leaves me uneasy. The place has been primarily a political phenomenon, and its politics are about to change drastically. Peking and its party princelings will pour into Hong Kong next year, like the merchants of old, to make a quick fortune. But they will not do so at any cost.

Of all the forecasts for 1997 and after that I have read, the most plausible is *Red Flag Over Hong Kong*, by Bruce Bueno de Mesquita and his colleagues (for America's equivalent of Chatham House). It discounts all Chinese promises of civil rights and most promises of



Government House, Hong Kong: overshadowed by the vertical city

economic freedom. It points out that Hong Kong will eventually become just another Chinese city, vulnerable to corruption, cronyism and distorted priorities. Political rivalry with Shanghai and Canton will be bitter. Every effort by its leaders to keep Hong Kong special will be fought by central government.

The world can show plenty of meteoric cities that have passed from prosperity to decline. The towers of Beirut and Tehran, the skyscrapers of Lagos, the tourist high rises of the

Costa Brava, all saw their days come and go, subverted by political upheaval, or by markets that changed and became more discriminating. They survive only as shadows, squatted in by new waves of migrants, driving down property values and causing their environs to deteriorate. What had been built for the rich found its future with the poor.

The gloomiest pessimists envisage the towers of Hong Kong pockmarked with the mortar bombs and tracer bullets of People's Liberation

Army units suppressing pro-democracy insurgents. It would be less pessimistic but no less sanguine. Britain has created in Hong Kong a technologically advanced city that is overdeveloped. To make it work requires justice, civil liberty and administrative competence that British colonialism was rare in being able to supply. It is inconceivable that this city could be immunised for long against the chaos and corruption that come with Chinese sovereignty.

After a carefully engineered boom, I would expect Hong Kong to go slowly downhill. Its richest citizens will move to Singapore or further afield. Favouritism and socialism will blunt its competitive edge, pollute its stock market and depress its property. The familiar signs will appear. Poorer housing estates will deteriorate and for sale banners will go up across the proud facades on the waterfront. New immigrants from hitherto unimaginable persecutions will colonise the hinterland estates. The university will become rebellious. Lifts will fail, stairs will clog. The horror of high rise development is that it needs high-tech maintenance, as shanty towns do not. Hong Kong will start to look drab and communist. "British Rule" will be a phrase to bring tears to the eyes of tenants, taxi drivers and stockbrokers alike. The market bulls, optimists and collaborationists who now attack Chris Patten and talk of Peking's "realism" will recall the early 1990s as a Golden Age.

But Britain's physical legacy will make Hong Kong's fate harder to bear. How we rule human settlements dictates how they rule us. Brutalise the city and the city will brutalise its inhabitants. The British-built Hong Kong that I saw two decades ago expressed a century — or perhaps half a century — of liberal colonialism. The Hong Kong Club, the Customs House, the Victoria Barracks, the cornice road and the mostly unspoiled south of the island all illustrated a British presence that could have been an example to China of balanced town-and-country development: the old alongside the new, landscape respected, diversity conserved.

Just as Britain is rightly allowing the Chinese to "choose" democracy or dictatorship next year, it should be letting them choose between preserving a well-ordered urban legacy or destroying it. Instead today's Hong Kong is a relentless, inflexible city, expensive to maintain, its horizons exciting but desolate to its past. At its heart is a cluster of skyscrapers, gigantic, dazzling symbols of capitalism. We must remember that China's rulers remain firmly committed to the destruction of that capitalism. Britain has left them an easy target.

Daggers out

THERE can surely be no finer way to snatch an idle moment in Yemen than browsing for souvenirs through its souks. As Malcolm Rifkind, the Foreign Secretary, and his delegation discovered on his recent trip to the country's capital, Sanaa.

Foreign Office staff and journalists settled to a man on one of the

requisites of the Yemeni tribesmen: the ceremonial dagger — short, sharp, indispensable and freely available to the passing tourist.

Back in London, Rifkind's Cabinet colleagues were wrestling with the problem of dangerous knives, with Michael Howard talking of "suss" laws to stop and search suspected gangs of knife-holders

such as these dagger-owning mandarins. Jack Straw, the Shadow Home Secretary, believes in straightforward confiscation.

Asked whether these daggers are used for domestic purposes, an offended tribesman retorted: "No, we use them to kill people."

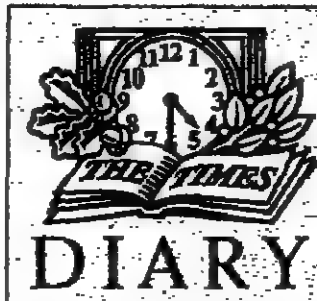
Clearly aware of these sensitivities, Rifkind decided against the daggers and settled for an assortment of silver trinkets.

● The gun lobby plans to exact revenge on the Government for its new restrictions on gun ownership. In a spiteful little move, the British Shooting Sports Council is urging those with firearms to vote for Jimmy Goldsmith's Referendum Party.

Misfired

FOR ALL of Andrew Neil's modest assertions about his editorial flair at the helm of *The Sunday Times* in his autobiography, he has failed to impress one reader.

Linda McVern, a former journalist with the paper, is planning to sue him, claiming that he has given a "tendentious and distorted account" of the circumstances that led him to fire her. Neil dismissed Lin-



da for taking too much time off to write a book. He describes a meeting after which she left his office "almost in tears, clearly agitated at the idea of being made to work for a paper that paid her salary."

Linda insists that no such meeting took place and that Neil distorted an account of her subsequent industrial tribunal hearing which she lost. Her solicitors, Shepherson Welsh, are threatening proceedings. "It's a matter of regret that Mr Neil, a former Editor of *The Sunday Times*, can't get his facts right."

● Lennax Gardens, a chi-chi little corner of London, has been suffering from a spate of car thefts. Latest victim is James Gilbey, motor racing executive and close friend of Diana, Princess of Wales, whom he

once called Squidgy. His metallic blue Ford Sierra Cosworth has been nabbed.

Gilbey now has nothing in which to cruise Fulham and South Kensington. Too bad.

Blubbergate

DIETARY news: President Clinton snapped on the weight-watching front just days before his election



Act fast. Caesar's thinking of banning combat knives

victory. Campaign team dieticians had desperately been urging Democrats at fundraising dinners to adhere to low-fat menus.

To no avail. Tired of endless low-fat, low-salt food, in San José one evening the President took on the demeanour of an angry warthog: he cleaned his plate three times then, on returning to his plane, polished off a roast beef dinner.

Before long he was back to sending out for double orders of fried chicken and chips. *The New Republic* reports that in one sitting, he guzzled "marinated crab claws, crawfish gazzpacho, pan-seared yellowfin tuna with Creole tomato cream and Louisiana crawfish tails, catfish, pecan country apple pie with home-made cinnamon ice-cream and caramel sauce, white chocolate bread pudding and home-made raspberry yoghurt".

Eau no

TIME to reach for the clothes pegs as Michael Jackson's own brand of cologne finally waits on the market. Eau de Jackson, an idea planted in Jackson's head by his friend Elizabeth Taylor, had been due out a couple of years ago. Then some rather unsavoury stories about the



Taylor: inspiration

singer and young boys popped up. Not the sort of publicity to guarantee the scent a place alongside Old Spice in a man's bathroom cabinet. Now it is to be revived.

At first the cologne will be marketed in Europe and Asia, where for some reason it is felt that Jackson's reputation is less soiled. But forget hairy chests and sunsets: Jackson's smell is expected to be non-gender-specific.

P.H.S.



Yemeni tribesmen: role models for Malcolm Rifkind's retinue



BUCCANEERS FOR BRITAIN

Tories must be the party of the global trading nation

Since Her Majesty unveiled her Government's speech last month little has gone well for her ministers. At the start of this parliamentary session Tory strategists believed voters would return to a party which had delivered a powerful economy and which had policies closer to popular feeling on the social issues of greatest concern to the anxious classes — education and crime. In the short weeks since the Commons returned the Government has seen Labour steal its clothes on crime and a march in the polls. Ministers have forfeited credit for new disciplinary measures in schools with their own indiscipline on the airwaves. The economy remains robust but voters who remember the forced devaluation of four autumns ago will be inclined to think that growth has occurred despite, not because of, this Government.

The Tory leadership, angered by opposition opportunism and perplexed by the voters' ingratitude, has reacted sourly. Labour may well have cynically appropriated public concern about handguns and combat knives but the Conservatives' approach to law and order has also been marked by a keen sense of how to maximise party advantage. Ministers, instead of making disparaging references to Mr Blair as an American evangelist, might learn from America and start evangelising.

The Conservatives are handicapped in their ability to woo back the voters won by Thatcherism because the messengers are not always comfortable with the message. Greater radicalism in education with an extension of choice and selection should enthrone Tory voters but it does not excite the Education Secretary. The success of the economy since 1992 has depended on independence from Europe but that is not an argument one will hear from the Chancellor.

The story of economic success is also more difficult to tell because it cuts across one of the other themes that ministers must make their own — the need to make Britain more competitive yet. Yet the Conservatives should not shirk this message. The case for a smaller State is supportable morally because it maximises freedom, but it is also necessary economically because of the threat

from the emerging economies of East Asia and Eastern Europe. Cutting taxes should be sold not as a way of winning an election, but as a means of safeguarding jobs by keeping Britain competitive. The Government's White Paper on Trade later this month will bang Drake's drum for a buccaneering Britain. Central to that vision should be the State as flexible privateer rather than unwieldy and obsolete galleon.

Of course, the smaller State, like the far horizon, always appears out of reach. A series of positive, and practical suggestions on what to cut is, however, contained in a draft Tory manifesto published last month by the Centre for Policy Studies. *A Conservative Agenda: Proposals for a fifth term*, ranges across the public sector and advances imaginative proposals for healthcare vouchers, deregulation of welfare, the privatisation of the Crown Prosecution Service and prisons, the reform of student finance and the slimming of central government which any future Tory Government should embrace and any Conservative opposition might use to shame Labour's own efforts to control expenditure.

The temper of the times is not, perhaps, as conducive to liberal economic reforms as it was in the Eighties. Certainly, any party which seeks to govern over the next five years will have to develop a language and policies which speak to the civic concerns developed by Frances Lawrence and others. That need not be difficult for the Conservatives. They can argue effectively that voters' concerns about the state of society spring from the social changes of the Sixties, not the economic reforms of the Eighties.

But even as that case is made, the arguments for even greater radicalism in the economic field must be advanced. The price of prosperity is adaptation, the duty of government is to show the way. This Government has allowed itself to be overwhelmed by forces outside its control and tarnished by allegations of sleaze. If the impression of both is ever to be erased then the Conservatives must convey a new sense of purpose. That purpose should be to reacquaint Britain with its true traditions, as a global trading nation.

PLASTERS OF PARIS

A unique fragment of Europe's past at risk

Amid the graver matters of Zaire, the 48-hour week and monetary union, it is unlikely that John Major found time to go to the Louvre to see the plaster casts of Versailles. The collection of 2,000 reproductions of Greek and Roman sculptures and buildings housed in the enormous "small stables" at Versailles is not as politically sensitive as the EU's working time directive but their fate should be a source of concern to all of Europe. When two dozen of the world's leading art historians sound the alarm about plans to rehouse the collection, they should at least be heard.

Conservation campaigns frequently suffer from the self-inflicted damage of exaggeration. The Versailles mouldings will never be a mass tourist attraction, but they do amount to a priceless and irreplaceable record. Assembled over three centuries by French rulers determined to confront their artists and architects with the right inspiration, they have gradually gained in value as historical evidence. As the original Parthenon or Temple of Castor and Pollux in the Roman forum have weathered and been eaten by atmospheric pollution, the plaster casts remain perfect copies of the works as they were two or three centuries ago. Threatened in 1968 by Parisian rioters armed with hammers, they were moved from the Ecole des Beaux Arts to Versailles. Concern about another possible move to an as yet unknown location stems from the damage which was done by the hurried move of the 1960s.

The value of the casts stretches beyond the fact that they record important works in relatively undamaged states. They were a vital medium of communication over the two centuries which saw classical art rediscovered and spread throughout Europe, setting styles and habits which surround us still. The French were not the only nation whose Renaissance artists and teachers hungrily digested and reproduced classical themes and disciplines. But they were much the most efficient collectors.

What began with private collections became public policy. Louis XIV's minister Jean-Baptiste Colbert ordered that the King's court "must have in France everything that is beautiful in Italy". Drawings were duly drawn, prints printed and casts made. We know that France's most subtle sculptor of the previous century, Jean Goujon, relied on plaster casts brought on slow mule journeys from Italy. Casts adorned many private collections and became part of a huge pan-European fashion for classical reproductions. The nymphs, caryatids and columns filling the space which Versailles now wants to turn into a tourist reception centre played their part in forming Europe's idea of itself.

If the French authorities must move the mouldings, the move should be carefully supervised and take the collection to a space sufficiently large to allow scholars and visitors proper access. Even better, the Culture Ministry might find a better place than the stable block to receive visitors to Versailles and leave the fragile plaster casts where they are.

WICKET MAIDENS

Women and children come first at sea, but second to cricket

There's a breathless wife in the Close tonight — Ten to make and man of the match — The voice of the girlfriend sounds proud and bright:

"You're my ideal of a perfect catch." Should families accompany the England cricket team on tour? Most cricketers' wives say yes: why should we suffer December at home, while our husbands are wintering under the sun of Zimbabwe and New Zealand? Familiar female presence, it is said, calms the bad behaviour of young men abroad, and keeps their eyes on the ball.

Michael Atherton, the captain, and John Barclay, the tour manager, think otherwise and have asked their cricketers not to bring camp-followers with them this winter. He argues that a team plays better without domestic distractions and that on last year's disastrous tour of South Africa, the accompanying families were almost as numerous as the camp-followers of Wellington's army. So far the case seems to be going against the authorities. The uxoriously correct umpire's finger has been firmly raised against them. Sportsmen these days are meant to be rounded human beings with contracts to advertise beer, not single-minded gladiators. Married ones sometimes have to break the tour in order to fly back for

family alarms and occasions. In any case it is impossible to ban wives in these days of easy travel, high earnings and individual freedom even for cricketers.

It would be reactionary to relegate wives to their old role on the boundary and in the tea tent. Touring with wives even has precedents. W.G. Grace took his new wife on his tour of Australia as early as 1873 on what became known as the "honeymoon tour". The former Duke of Norfolk took his daughters on an MCC tour of Australia: they were known to players as the Norfolk Brides.

And yet the old monastic rules had advantages. As Harold Pinter once put it: "everyone knows which comes first when it's a question of cricket or sex — all discerning people recognise that". A successful team needs to bond in brotherhood. Test teams once steamed away for six months to represent their country, like an army off to war. They often won. Today they fly away on too frequent tours. And England last won a major tour ten years ago.

A judgement of Solomon (Joe Solomon, the West Indies cricketer whose throat ran out the last Australian in the first test) would be to discourage camp-followers from touring. Their fares would be paid out only if there was a victory to celebrate at the end.

Pressure for intervention in Zaire

From Mr Richard Parsons

Sir, The Government is reported as having responded to President Chirac's call for a multinational force to be sent to Central Africa by acknowledging his suggestion to be an "important" proposal; but at the same time it is expressing reluctance to get involved in a part of Africa "where Britain has hardly any interests" (reputable, earlier editions, November 6).

True we conduct little trade in the region and there are no large oil deposits for us to worry about, but have we really reached the stage where humanitarian concerns alone cannot motivate policy?

The long-term solution to this crisis has to be political and diplomatic. In the short term we must save lives. The British Government should launch an initiative to mobilise a pan-European force with the very precise brief to establish safe havens for refugees. Once this is achieved, all development aid (as opposed to relief aid) to the region should be put on immediate hold; trade sanctions should be threatened and, if necessary, imposed until regional politicians agree a formula for bringing this horror to an end.

Yours faithfully,
RICHARD PARSONS,
Swallowdale,
Preston, Bath, Somerset.
November 6.

From Mr John Rayner

Sir, Once again we are being urged to commit military forces to a peacekeeping role. One assumes that most of our service personnel enrolled in the belief that if their lives were to be put at risk it would be while serving the interests of their country.

If we send military units to perilous situations in which this country has little interest, should not those units be formed entirely from volunteers?

Yours faithfully,
JOHN RAYNER,
29 Norval Road,
North Wembley, Middlesex.
November 7.

Firework risks

From Mr P. G. Richards, FRCS

Sir, The British Medical Association has just released a video on the dangers of boxing. At about the same time I was involved in the treatment of a man killed by a firework: one of two who died this week (report, November 4).

Both boxing and fireworks are activities which, in the street, would be considered criminal acts, i.e. fighting and causing explosions. They are, however, harnessed for public entertainment by willing participants, despite known dangers. A major difference, however, is that boxing is an extremely well regulated sport which lays great emphasis on medical screening and care of its participants. It also kills and injures far fewer people than fireworks.

Perhaps the BMA should be making an effort to get fireworks banned. Alternatively, might it not accept that there are certain hazardous occupations in which some people are prepared to undertake, even if it may offend some elements of the BMA.

In overall health terms both fireworks and boxing have a tiny effect and perhaps the BMA should really turn its attention to highlighting some of the more pressing problems of healthcare such as alcohol, cigarettes and the inequalities in health between rich and poor.

Yours faithfully,
PETER RICHARDS
(Consultant neurosurgeon),
The Radcliffe Infirmary,
Woodstock Road, Oxford.
November 4.

From Mr Nigel G. Maek

Sir, Dangerous dogs, boxing, guns, knives and now fireworks. Is there no public figure not so corrupted by ambition, fear of the mob or lust for personal power, who will speak up for the reality of individual liberty over the illusion of collective safety?

Yours faithfully,
N. G. MEEK,
58 Burnt Ash Lane, Bromley, Kent.

Hillsborough claims

From Mr R. J. Walsh

Sir, Police officers are volunteers, well paid and receive good pensions. The four officers who were present at Hillsborough obviously found the experience traumatic, but why should they be paid large sums of money (report, November 1)?

During the Second World War I was on active service for 4½ years in the Royal Armoured Corps. I don't remember anybody being concerned about the effect the war had on me and thousands like me. I wonder what would have happened if we all decided to go sick. Furthermore I didn't volunteer to join the Army.

Yours faithfully,
R. J. WALSH,
81 Deane Drive, Taunton, Somerset.
November 1.

Weekend Money letters, page 43

Letters for publication may be faxed to 0171-782 5046.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782 5000

History and the language of Ireland

From Dr Robert I. Frost

Sir, Mr Gerry Adams (letter, November 6) is quite right to attack the tone of your reflections on the position of the Irish language; but it is a pity that his familiarity with the history of his own country is even more superficial than that which he attributes to you.

It was not an English Government but an Irish Parliament, albeit a Protestant one, which passed the anti-Catholic Penal Laws after the defeat of the Jacobite forces in the early 1690s; it was thus an Irish Parliament, against the wishes of the English Government, which overturned the relatively generous terms (given the circumstances) accorded the defeated Irish Jacobites in the 1691 Treaty of Limerick.

Although the Penal Laws undoubtedly had deleterious consequences for Irish Catholics, particularly with regard to land ownership, it is to be doubted whether they had any serious effect on the position of the Irish language: the vast majority of Irish speakers would never have had any "formal education" in the Irish tongue, regardless of the penal code.

In any case, the religious and cultural provisions of the code were but weakly enforced and were progressively dismantled, largely by the same Protestant Irish Parliament, between 1772 and 1829.

It is high time that all sides in the Irish peace process turned their attention to the future, rather than peddling their highly selective views of the past. The main problem is not the "medieval, colonial mindset" of the British Government — whatever that historically illiterate phrase might mean — but, as it has been since at least the 17th century, the acute difficulty of reconciling two, if not three, different Irish cultural traditions.

Yours faithfully,
ROBERT I. FROST,
King's College London,
Department of History, Strand, WC2.
November 6.

From Mr D. Barton

Sir, Mr Adams is right in at least one respect: it is churlish and unwise to

mock other people's languages. It is also unwise to judge distant historical events from a selective and partisan late 20th-century perspective.

The Welsh, Scottish and Irish languages were all discriminated against or banned by the governments of the day, and we may fairly assume an underlying cultural arrogance at the time. But there was also a positive philanthropic component — condescending perhaps, but valid. How could the Welsh, Scots and Irish effectively seek employment, betterment, admission to the universities and so on in the wider kingdom without knowledge of the dominant language?

The compulsion may seem hard in retrospect, but in the days before free compulsory primary education, a laissez-faire policy would have benefited only the ambitious and prosperous. Compulsory English opened the door to all, and — inter alia — gave us the giants of Irish literature.

Yours,
D. BARTON,
Christopher's,
Pownley Copse, Alton, Hampshire.
November 6.

From Mr Russell McCormick

Sir, It seems to me that the English were doing the Irish a favour by trying to eliminate the speaking of the Irish language.

I learnt Irish at school in Ireland and, like most attempts to create a culture by imposing a language, it was a complete waste of time and money. What a pity not to learn something useful, like German, Italian, or Spanish. Mr de Valera used to say, "Spáirte gan tír", without a language, without a country: what romantic and dangerous nonsense.

English is the world language and most foreigners rightly spend a lot of time and money learning it, not learning a dead language such as Irish.

Yours sincerely,
R. C. MCCORMICK,
17 River Green,
Hamble, Hampshire.
November 7.

Corporate silence on human rights

From the Chairman of Amnesty International UK Business Group

Sir, The November 10 anniversary of Ken Saro-Wiwa's death at the hands of the Nigerian Government will highlight the dilemma of companies which fail to confront the implications for themselves of governmental human rights violations. Corporate silence in the face of world condemnation understandably leads to damage to corporate reputation — damage which is compounded if company operations have contributed, however inadvertently, to such violations.

Companies have traditionally argued that they have neither the power nor the legitimacy to influence such situations; that these are matters of domestic politics or of cultural difference to which no universal standard can apply.

Yet the Universal Declaration of Human Rights, to which all members of the United Nations subscribe, enjoins "every individual and every organ of society to promote respect for

these rights and freedoms and to secure their universal and effective recognition and observance". This negates conventional corporate arguments that governmental violation of these rights is sacrosanct and that it would be improper to attempt to bring influence to bear.

Amnesty does not advocate disinvestment or boycotts; we urge companies to use their influence for the improvement of the human rights climate in which they find themselves. Companies today have a clear choice: either to develop appropriate policies and practices of their own volition, or be forced to do so by growing exposure and growing public pressure, of which the revulsion of their own employees will be a part.

Yours faithfully,
GEOFFREY CHANDLER,
Chairman,
Amnesty International UK
Business Group,
99-119 Rosebery Avenue, ECI.
November 6.

Society's values

From Mr John Stott

Sir, Mr Michael Brindle, QC (letter, October 26), tells us that "socialism... recognises the Christian imperative to love thy neighbour". This is not so. Socialism depends on the coercive power of the State to redistribute wealth.

God has absolutely nothing to do with coercion. He offers his love to us but refuses utterly to coerce us into loving him or our neighbour. We must be free to love him or to reject him. For this freedom we pay a heavy price — we and our fellows are free to sin.

Our freedom can be misused and this misuse can lead to great suffering. But it is clearly God's will that this price is paid, so highly does he value freedom. Coercion is of course of the essence of social justice, it may be necessary, but it has nothing to do with the gospel, and indeed blocks the operation of grace.

Is it not preposterous to suggest that someone else (the State) can do my loving for me?

Yours faithfully,
J. C. STOTT,
Bleak House,
Coppell Hill, Stafford.
November 5.

No call for call-up

From Mr Gavin Peck

Sir, Woodrow Wyatt (October 29) regrets that the Armed Forces no longer inculcate "a sense of duty and service" on the population through National Service. May I remind him that National Service was not retained after the Second World War to teach the nation discipline, but to provide badly needed (and cheap) manpower for Germany, Korea and end-of-empire campaigns such as Malaya or Kenya.

That demobbed conscripts' discipline benefited civilian society shows it reflected the prevailing culture, but this was a bonus. Today the Services do not require the additional numbers

Blair's ideology

From the Reverend Clive L. Rawlins

Sir, What nonsense is Ian Thatcher's letter today! Mikhail Gorbachev did not lead "his country to disintegration", but to freedom and opportunity. Even your correspondent's namesake applauded this.

Unhappily, Gorbachev's country was too politically immature to think and act freely — as Tony Blair and his team are challenging us to do.

Sincerely yours,
CLIVE L. RAWLINS,
37 Willowbrae Road, Edinburgh 8.
November 8.

Hail to the chief

From Mr Bernie Grant,
MP for Tottenham (Labour)

Sir, Your reporter in "After Bernie" (Diary, November 2) described me as a "tribal chieftain manque".

In view of the obscurity of the word, I checked on its meaning and discovered that it means "would be, potential, unfulfilled". I have to say that your reporter was wrong in describing me in these terms. I would like to inform you that I was made a Chief of the Igbo people in Anambra State in southern Nigeria. I am only awaiting a change in the political situation there in order to complete the formalities. I was also made a Paramount Chief of the Nubian people in Sudan when I visited Sudan in 1994.

I suggest that in future your correspondent checks her or his facts before making such flippant comments at my expense.

Yours faithfully,
BERNIE GRANT,
House of Commons.

Singing in the aisles

From Mr Alan Moss

Sir, You report (November 1) the Church of England children's officer as saying: "Apart from a football terrace, there is nowhere else like other than in a place of worship where you can stand and sing loudly and in a safe environment."

May I point out that one can always join, as I have, one of the thousands of amateur choirs. I thus get the opportunity to stand and sing as loudly (and as softly) as I wish, in the safety of the rehearsal room, the concert hall and even, sometimes, the recording studio.

Yours truly,
A. MOSS,
Heath House, 11 Lyonsdown Road,
Barnet, Hertfordshire.

Bishops' insults

From Professor G. L. Lewis, FBA

Sir, Some years ago, in St John's Senior Common Room, I heard two Anglican bishops (letters, October 28, November 2, 7) antipathetically delivering themselves of a pitiless character-sketch of a third, who was not present. When it was concluded, one of them sighed and said: "Ah well, while there's death there's hope."

Yours faithfully,
GEOFFREY LEWIS,
St Antony's College, Oxford.
November 7.

OBITUARIES

ERIC MALPASS

Eric Malpass, novelist, died on October 16 aged 85. He was born on November 14, 1910.

After twenty years of writing part-time while he worked in various local branches of Barclays Bank, Eric Malpass suddenly came to fame with the publication of his second book, *Mornings at Seven*, in 1965. Its enthusiastic reception encouraged him to resign from the bank two years later, to try to earn his living from authorship.

His superiors at the bank were sternly unsympathetic to what they viewed as a whimsy. Banking in those days proudly provided an ethos of cradle-to-grave security for its diligent and trustworthy functionaries, and even mild deviation from this wholesome norm was discouraged with financial penalties and assurances that the apostate would never be re-employed. Malpass's decision was, indeed, fraught with risk. For although *Mornings at Seven* was well received by the reviewers, it enjoyed only a very modest commercial success in this country. It was left for German audiences to provide Malpass with his livelihood through their enthusiastic welcome for his work.

Fortunately for Malpass, just two months after he had resigned from the bank *Mornings at Seven* was published in Germany as *Morgens um sieben ist die Welt noch in Ordnung*, a title which — more clearly than the English one — indicated its provenance in the grossly sentimental lines of Browning's verse drama *Pippa Passes*. Sentimental or not, within weeks *Morgens um sieben* had reached the top of the *Der Spiegel* bestseller list and the film rights had been sold. The subsequent film was awarded the Golden Leinwand award for the most popular film of the year. Malpass's future was assured.

Mornings at Seven was also serialised on French television and broadcast across



Eastern Europe. Altogether it was published in more than 60 editions in 15 languages.

Malpass was the author of a number of other affectionate and gently humorous novels and short stories. His character, Gayford, an impenetrable boy with an innocent tendency to ask embarrassing questions and an inclination to get into scrapes, is one of the most endearing boy heroes in British fiction since William Brown.

Eric Lawson Malpass was born in Derby, but moved as a young boy to Coventry where his father worked in the car industry. He was an only child and had a solitary, bookish boyhood. His father was something of an invalid, who struggled to go on working despite his illness. His mother

was a local schoolteacher. Frequently left to his own devices, Malpass lived very much in the world of children's imagination which he was later to recreate in his novels.

Among his greatest delights were the weekends when the family retreated to the tumble-down cottage on the banks of the Trent that his grandfather had bought and restored. There three generations of the Malpass family would stay, picnicking in the fields and bathing in the river. The bucolic family scene was one Malpass was always to remember and it formed a backdrop for the antics of his character Gayford.

Malpass was educated at King Henry VIII School, Coventry. A bright pupil, he would have gone on to further educa-

tion had his father not died when he was 18. As a result, he had to find a job. He took work in a local branch of Barclays Bank as a junior clerk and was to remain with the bank for almost thirty years, working in branches in Leicester, Derby and Long Eaton, and eventually becoming a chief cashier. But his heart was never in the job, and few of his friends realised how tedious he found it until after he had left.

During the war Malpass was commissioned into the RAF. He wanted to be a navigator, but discovered for the first time that he was colour-blind, and was posted to Egypt for three years instead as an equipment officer. Being a loner, he never much enjoyed mess life.

When the war was over Malpass returned to live in Long Eaton. It was there that he began to write, his idea for his first story — the tale of a husband who murders his wife and buries her under the crazy paving — coming, somewhat to his wife's amused discomfit, as she was helping him to lay their own patio. Malpass sent the story off to several magazines, and one of them published it.

After this he seemed unable to stop writing. He would scheme out his plots as he walked home from the bank for his lunch every day, even though it was a 20-minute journey on foot and his lunch break only an hour long. Every evening, on returning from work, he would sit in his armchair by the fire, pen in hand, writing sometimes until late into the night.

His first published novel was *Beefy Jones*, the story of an amiable but trouble-prone idiot, with many of the characters based on members of Malpass's local parish. When the parishioners read it after its completion they all recognised their neighbours in it, but none recognised himself. Published in Italy, it won the Palma d'Oro for the best humorous story of the year.

After establishing his reputation as a writer with *Mornings at Seven*, he went on to write regularly for *Argosy* magazine and for the BBC. He wrote *Oh My Darling Daughter* (1970), a slightly sickly portrait of the alarms and diversions of middle-class life, and *The Wind Brings up the Rain* (1978), a sentimental novel touched with nostalgia for the bygone England which had existed between the wars. He also wrote a fictionalised but plausible life of Shakespeare, *Sweet William*, and another of Thomas Cranmer.

Malpass was mild and retiring in character, but with a twinkling sense of humour beneath his shy humility. He was often happier with a book than in company, but loved theatre, music and rugby.

He is survived by his wife Muriel, whom he married in 1936, and by their son.

GERMAINE SOLEIL

Germaine Soleil, radio astrologer, died in Paris on October 27 aged 83. She was born in Blois on July 18, 1913.



FOR 23 years Madame Soleil was the brightest star in the galaxy of French astrologers. From telling fortunes in a fairground caravan she gradually progressed to reading the zodiac for politicians, businessmen, writers and artists, and finally for millions on the French radio.

At the height of her popularity the commercial radio station where she worked was receiving up to 20,000 telephone calls a day. Her fame was such that President Pompidou took to answering difficult questions at his Elysée Palace press conferences with: "I am not Madame Soleil."

Her name (which really was Soleil) together with her warm voice, friendly manner and grandmotherly appearance, made her ideally suited to her profession. In this, she had a clear advantage over some of the glamorous young women who joined the fortune-telling boom in her wake, few of whom could match the directness and approachability that she owed, perhaps, to her modest family background and difficult early life.

Germaine Soleil had to start work young when her father, a metalworker, died from injuries sustained in the First World War. On the death of her mother, she supported her four brothers and two sisters by working as a typist. One of her jobs in the 1930s was at the newspaper *La Volonté*.

The paper's backer, Alexandre Stavisky, was later to be the centre of a huge financial scandal and was found shot dead in a chalet in Chamonix which he had rented in Germaine Soleil's name. The scandal brought her fleeting fame of an unwanted kind.

It was only after the Second World War that the sun began to shine for Germaine Soleil. When her plans to run a hat shop ended in failure, she was asked to stand in for an aunt who was a fairground fortune teller. She had found her vocation at last.

Her homespun manner soon won her clients, notably the novelist Maurice André-Gillois, a who had been the wartime French Government representative at the BBC. He introduced her to a wide circle of his friends. Before long, she was able to leave her caravan and open consulting rooms on the Left Bank. More word-of-mouth recommendations enlarged her clientele, until it embraced politicians from the nearby National Assembly, visiting African heads of state, superstitious big businessmen, music hall artists and popular singers.

One of the latter was Dalida, then a major recording star. Dalida was married to Lucien Morisse, a director of the radio station Europe No 1. In 1970 he went to consult Germaine Soleil about his own future and ended up deciding hers. Morisse was won over not only by the accuracy of her predictions but also by her nonsense advice.

She was given a morning radio show and, at the age of

57, became as big a celebrity as some of her clients. She used to say that she brought explanations and hope to large sections of the population. "To some extent I have replaced the priest, the notary, even the friend. My success? Two bits of good sense and very long experience of people."

She knew her astrological signs (she was a Cancer with Scorpio as her rising sign). But it was her jovial and reassuring manner that won her bigger and bigger audiences. Madame Soleil was the beneficiary of what French psychologists called "the grandmother syndrome". As such, she was the successor to Mère Denis, another plump and good-humoured elderly lady, who enjoyed huge success in the 1950s and 1960s as a promoter of consumer goods.

She showed her eternal optimism by marrying for the second time, in 1991 at the age of 78, a 59-year-old Parisian shopkeeper, René Moritz, who survives her. An earlier marriage ended in divorce.

DENIS MULLOCK

Denis Mullock, former personnel director of Shell International, died on October 13 aged 90. He was born on December 5, 1905.

DENIS MULLOCK led a rich and remarkable life. He was born in Southwold, on the Suffolk coast, the elder son of a doctor who had arrived from his native land of Ireland two years earlier. Although he went away to school (he won a scholarship to Uppingham), his Southwold friends included George Orwell (then Eric Blair), with whom he would go rat-shooting and with whose mother he used regularly to play bridge.

After graduating in Classics and geography at Emmanuel College, Cambridge, he joined Shell, and in 1928 went to India as a kerosene salesman. His brief was to travel the country by train (he would sleep on a camp bed on station platforms), visiting villages and encouraging people to use kerosene rather than wood is fuel.

Shell forbade its staff to marry, firing a first tour with the company. In 1934, however, Denis Mullock proposed by telegram to Peggy Westray, whom he had courted while at Cambridge and met again on his first leave back in England. Although she had never known him well, she accepted and sailed to India that October. They were married in Calcutta a fortnight after she arrived; the marriage lasted until her death in 1983.

Within Burma Shell he was rapidly promoted (he was such a person who that here was talk that he would



call his daughters Petronella and Kerosena). At 31 he was representing the Bombay Chamber of Commerce in the Bombay Legislative Assembly. But it was during the Second World War that he did his most important work.

As a member of the Calcutta Light Horse, a Territorial regiment, he was employed by the military from time to time on special assignments; for instance, on the day of Pearl Harbor he was playing bridge with the Governor of Goa where he had been sent to assess the degree of pro-German feeling in the Portuguese colony.

His signal contribution to the war effort, however, was to ensure an unbroken flow of fuel to the Army and, in particular, to the British Fleet based at Trincomalee, a major logistical achievement given that the tankers from the Gulf had to cross the submarine-infested Indian Ocean.

He returned to England in 1950 and became group personnel co-ordinator, Shell

International. This was a tough assignment, in which he was answerable for imposing some consistency on the way the company's offices were run worldwide. He played a major role in creating the new group personnel organisation, such matters having until then been run more or less separately from London and The Hague.

He retired from Shell in 1964, but not from public life. In addition to chairing the Civil Service Commission's final selections boards, he was closely concerned with setting up Voluntary Services Overseas. By this time he had moved back to Southwold, and ever the doctor's son, he became involved in hospital management, chairing numerous committees and tribunals.

When his father had been looking for a practice to buy at the beginning of the century he had been drawn to Southwold because it had a cottage hospital. When it, and other local hospitals, were under threat in the 1960s, Mullock, as chairman of the geriatric hospitals committee, campaigned vigorously against their closure. In that part of Suffolk there still remain three such hospitals within 20 or so miles of each other.

Denis Mullock was tirelessly social. Each day at noon, he could be found in the back bar of the Crown on Southwold High Street, with his regular drinking companions. His ninetieth birthday last year was marked by two huge parties, one in London and one in Southwold.

He is survived by two daughters and a son.

Colin Davies, racehorse trainer, died on October 31 aged 68. He was born on May 23, 1928.

PERSIAN WAR was one of the greatest performers over timber ever to grace the National Hunt scene. He captured the Champion Hurdle three times between 1968 and 1970 and, while Colin Davies's achievement in saddling him to do so was remarkable in itself, the circumstances under which he produced the horse for consecutive victories make the training feat nothing less than astonishing.

The first difficulty, to put it mildly, was Persian War's owner, Henry Alper, an insurance loss assessor who had never had a runner before and who, for racing colours, had chosen the claret and light blue of West Ham FC. No doubt with business experience in mind, Alper, despite a minimal knowledge of racing, was determined to take a direct hand in stable arrangements. This involved bombarding his trainers (five in succession in the end) with telephone calls at all hours of the day and night.

The late Brian Swift had bought Persian War as a four-year-old with winning form on Alper's behalf for £10,000 in January, 1967. Despite Swift, training at Ashted, sending Persian War out to win some important races, Alper, towards the end of that year, without consulting the trainer, had his horse sent to France in order to avoid the temporary ban on racing in England because of foot and mouth disease.

The result, not surprisingly,

was a split between Swift and Alper, and when he returned from France, Persian War was sent to Davies's yard at Chepstow. But when he arrived, he was physically in a terrible state, having hated his time across the Channel and having, additionally, contracted a serious chill. It speaks volumes for Davies's skill that by the end of January the horse was once again fit enough to race. Davies, furthermore, continued to improve Persian War, whom he personally rode in all his work. The reward was that the following month there came a triumph in the most valuable handicap hurdle in the calendar, the Schweppes Gold Trophy — then, in March, the first Champion Hurdle crown.

Yet Persian War's subsequent two Champion Hurdles were also preceded by crises which Davies's talents were stretched to deal with. In 1969, the horse was nursed back to recovery from a fractured femur; in 1970, after being run at Alper's insistence on firm ground on the flat, he became lame and then had to survive an operation to relieve breathing problems. The Cheltenham crowd which gathered round the winner's enclosure after the Champion Hurdle cheered not only a great horse but the brilliance of his trainer as well.

Colin Hughes Davies was the son of a Cardiff property developer and was educated at Clifton College and Bristol University. He did his National Service in the Royal Navy and became a Fleet Air Arm pilot; a noteworthy achievement since the Admiralty chose only a handful of



Colin Davies in his riding days on West of the Border, on right, at Windsor in 1966

the best National Servicemen for flying training.

He joined the family firm in 1950, and soon afterwards began to make a name for himself in motor-racing circles, competing at international level in production sports models. Among his successes was the Grand Prix de Frontiers in Belgium in a Lotus. In 1957, he gave up driving in order to concentrate on business, but soon found an interest as an amateur rider over jumps.

This was an inherited pursuit because his grandmother belonged to the Anthony family, famous in the National Hunt world. Davies's new

career took in point-to-point success at the highest level, then no fewer than 20 winning rides under Rules, including that of Master Copper, whom he owned and had taken out a permit to train, in the United Hunt's Challenge Cup at Cheltenham in 1960.

In 1963, Davies took out a full training licence, having bought the Oakgrove Estate at Chepstow and converted it from a derelict dairy farm to a completely modern stable yard with extensive new gallops. He continued to ride, nevertheless, and in 1964 rode Claymore in the Grand National, thereby, although unplaced, setting a unique, if

somewhat bizarre, record as the only man ever to have completed the Aintree steeplechase course and driven round its motor racing circuit.

Persian War apart, Davies trained other good horses such as Persian Empire, winner of the 1968 Imperial Cup; Clever Scott, who took the Lancashire Hurdle and, on the flat, the Great Metropolitan Handicap in 1969; and Dulwich who twice won the Grand Annual Chase at Cheltenham, in 1974 and 1976.

Aside from his many talents, Colin Davies was immensely likeable and popular. He leaves a wife, Helena, a son and a daughter.

Weekend anniversaries

ODAY
BIRTHS: Ivan Turgenev, novelist and dramatist, Orel, Russia, 1818; King Edward VII, signed 1901-10, London, 1841; Giles Gilbert Scott, architect, London, 1880.
DEATHS: William Camden, antiquary and historian, Chiswick, Kent, 1623; Gilbert Elliot, Archbishop of Canterbury 1663-77, London, 1677; J. Sandby, watercolourist, London, 1809; Montague Low-Correy, 1st Baron Rowton, politician and founder of Moton Houses, London, 3; Howard Pyle, illustrator of a lot of children's books, Florence, 1911; Guillem Apollinaire, poet, Paris, 1918; Ramsay MacDonald, Prime Minister 1924, 1929-31, 1931-35, at sea en route for America, 1937; Neville Chamberlain, Prime Minister

1937-40, near Heckfield, Hampshire, 1940; Chaim Weizmann, first President of Israel 1949-52, Rehovot, 1952; Dylan Thomas, poet, New York, 1953; Charles de Gaulle, General, President of France 1958-69, Colombey-les-deux-Eglises, 1970.
Wilhelm II, German Emperor 1888-1918, abdicated, 1918.
John F. Kennedy was elected US President at the age of 43, 1960.
The demolition of the Wall dividing East and West Berlin began, 1989.

TOMORROW
BIRTHS: Martin Luther, Protestant reformer, Eisenach, Germany 1483; Paracelsus, physician, Einsiedeln, Switzerland, 1493; Robert Devereux, 2nd Earl of Essex, soldier and courtier, Netherwood,

Herefordshire, 1566; François Couperin (Le Grand), composer, Paris, 1668; King George II, reigned 1727-60, Herrenhausen, Germany, 1683; William Hogarth, painter and engraver, London, 1697; Oliver Goldsmith, writer, Kilkeny West, Co. Westmeath, 1730; Granville Sharp, philanthropist, Durham, 1735; Johann Christoph Friedrich Schiller, dramatist and poet, Marbach, Germany, 1759; Sir John Thompson, Prime Minister of Canada 1892-93, Halifax, Nova Scotia, 1844; Edward John Higgins, General of the Salvation Army 1929-34, Highbridge, Somerset, 1864; Vachel Lindsay, poet, Springfield, Illinois, 1879; Sir Jacob Epstein, sculptor, New York, 1880; Moïse Tshombe, Prime Minister of Congo 1964-65, 1919; Richard Burton,

actor, Pontrhydfelen, 1925.
DEATHS: Richard Chancellor, navigator and trader, Fislislog Bay, Aberdeenshire, 1556; Catherine II, the Great, Empress of Russia 1762-96, St Petersburg, 1796; Gladstone, 1852; Arthur Rimbaud, poet, Marseilles, 1891; Kemal Atatürk, founder and 1st President of Turkey (1923-38), 1938; Lupino Lane, music-hall performer, 1959; Abel Gance, film director, Paris, 1981; Leonid Brezhnev, President of the Soviet Union 1977-82; Moscow, 1982; Sir Gordon Richards, jockey, Kintbury, Berkshire, 1986.

The US Marine Corps was founded, 1775.
Henry Morton Stanley met Dr Livingston at Ujiji, Tanganyika (Tanzania), 1871.

ARAB SLAVERS IN UGANDA

A communication of quite recent date from the Rev. Père Lourdel, one of the Roman Catholic missionaries in Uganda, gives a very vivid picture of how the slave trade is carried on in Central Africa, and how the Arab slave raiders have been incited the weak-minded King of Uganda against English and German alike. This conduct may to some extent account for the events which have led to the joint action of England and Germany in East Africa. Moreover, Père Lourdel is able to give news from Emin Pasha up to April last.

These Arab slave raiders, the Père states, reside for a part of the year at the Court of Mwanga, to purchase the slaves which the King causes to be hunted and captured either in his own territories or in those of his neighbours. He often sends out on these slave-raids armies of several thousand men. At too frequent intervals the missionaries, to their grief, see these victorious armies returning, driving before them troops of slaves, often 3,000 or 4,000 at a single time. The King selects those he wants to keep for himself or to distribute among his great chiefs, and sends the rest to the Moslem slave-dealers who sweep them all off, either to sell them on the coast to the dealers who supply the Arabian market or to

ON THIS DAY

November 9, 1888

The reference to James Hannington, Bishop of Eastern Equatorial Africa, is to his murder on October 21, 1885, by King Mwanga.

dispose of them in Upper Egypt. It is a profitable business, which enriches the Arab slave raiders and at the same time procures for King Mwanga all that he requires for extending his territory, confirming his power, and multiplying his slaves and his victims — namely, arms and powder. These Arabs are, of course, feared and detested by the natives among whom they live, but at the same time their power over the weak Mwanga is immense. They constantly instil into him suspicions as to the projects of Europeans and missionaries, and that with only too much success. When, Père Lourdel states, Mr. Gordon, the successor of Mr. Mackay in the

English mission, arrived, the Arabs translated a long letter to the King in Arabic, in which he was informed of the "resolution" which the European Powers had taken to "set" up all the country of the blacks. ... Mr. Gordon brought a present for Bishop Parker, and a letter stating that he had not come to avenge the death of Bishop Hannington, but to instruct his people. Mwanga was extremely irritated, and told Mr. Gordon he would be regarded as a prisoner and a hostage in case of the reported design of the Europeans. If the English attacked Uganda or assailed Mwanga's "merchandise" on the coast, Mr. Gordon would be killed. Turning to his people, he cried, in a voice trembling with rage, "Do you see how this white traitor has treated me? Hoot him! insult him! And all the Court hurried the greatest insults in the face of poor Mr. Gordon. The intentions ascribed by the King to the whites make him fear a war as imminent. "Buy guns and powder," he tells all his people, and his chiefs protest they will defend him to the last drop of their blood, and that, though the whites should come from all quarters, they will be exterminated. But the great danger at Uganda and in Central Africa is not from the reported intentions of the whites, but from the actual doings of the Arabs.

150

